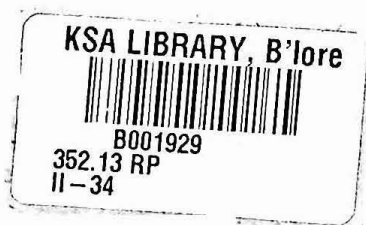


Report
of the As-Hog
Committee for Co-
operative Employees
(Mysore State)
1965



1965

REPORT

OF THE AD-HOC COMMITTEE

FOR CO-OPERATIVE EMPLOYEES

(MYSORE STATE)

1965

Karnataka State Archives
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Date



MYSORE STATE CO-OPERATIVE UNION, LTD.,
BANGALORE-1.

REPORT
OF THE AD-HOC COMMITTEE
FOR CO-OPERATIVE EMPLOYEES
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(ಇ.ಆರ್.ಡಿ. ಸಂಗ್ರಹಾಲಯ)

ಪ್ರಾಪ್ತಿ ಕ್ರಮಸಂಖ್ಯೆ Accession No. 1929
ದಿನಾಂಕ Date.....



Mysore State Co-operative Union, Ltd.
32, Shanti Kutir, Race Course Road,
BANGALORE-1

Karnataka State Archives,

(Departmental Library)

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಪುಸ್ತಕಾಲಯ 1929

(ಇಲಾಖಾ ಗ್ರಂಥಾಲಯ)

ಪ್ರಾಚೀನ ಕ್ರಮಾಂಕ Accession No. (3)

PUBLISHERS' NOTE Date.....

The Ad-hoc Committee which was appointed by the Mysore Government to go into the service conditions, recruitment, pay structure etc. of the employees of the Co-operative Societies in the State, has submitted its Report to the Government with the recommendations in respect of terms of reference. The report runs into 168 pages and it is an elaborate report in which all aspects of service conditions, recruitment, pay structure of employees of the Co-operative Institutions are taken into consideration. We trust that this report will pave the way for ameliorating the conditions of the employees of the Co-operative Societies.

I thank the Government of Mysore and the Registrar of Co-operative Societies in Mysore, Bangalore, for having given this opportunity of publishing the report to the Mysore State Co-operative Union.

Bangalore

Date : 23-2-66

A. S. P A T I L, M.L.A.

President,

Mysore State Co-operative Union, Ltd.

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Introductory

The Government of Mysore in their Order No. A & F 80 CCS 62, dated the 16th June, 1963, appointed a committee to go into the service conditions, recruitment, pay structure, etc., of the employees of the co-operative societies in the State with the following persons as members :

- (1) Shri B. Vasudeva Murthy, B. A., LL. B.,
Retired High Court Judge, Bangalore.
Chairman
- (2) Shri S. P. Pandit, B. A., LL. B.,
Advocate and Chairman, District Co-operative
Central Bank Limited, Sirsi (North Kanara).
Member
- (3) Shri S. Krishna Murthy,
General Secretary, Co-operative Institutions'
Employees' Union, Bangalore.
Member
- (4) Shri B. Basaviah, LL. B., M. L. A.
Member Secretary, Mysore State Co-operative
Development Board, Bangalore.
Member

Terms of Reference

The following were the terms of reference of the committee :

(i) To suggest a method for the classification or grouping of co-operative societies according to their financial position, volume of business, etc., to examine the pay scales and emoluments now existing in the co-operative societies and to recommend proposals for a fair pay structure applicable to each class or group of societies taking into account the financial resources of the societies and the interest of their members and the need to build up the societies to fulfil their obligations to take up developmental work as well as the need to create service conditions for employees calculated to ensure a fair wage structure to the employees and sufficient incentives to maintain an efficient service.

(ii) To make recommendations, considering the need to ensure to the employees reasonable terms of employment for prevention of removal from service or punishment on arbitrary grounds without giving to the employees an opportunity to be heard.

(iii) To recommend service conditions and incentives generally for an efficient service by way of a pay scales with graduated increments, leave, age of retirement, gratuity, provident fund and other retirement benefits for a reasonable long and efficient service keeping in view of financial resources of the societies.

(iv) To make recommendations or to offer their opinion on such other subjects or matters as may be referred to the committee by Government from time to time.

Work of the Committee

The first meeting of the committee was held under the Chairmanship of Sri B. Vasudeva Murthy, on 5-8-1963, where it was decided to have 3 senior departmental officers viz., Sri T. Rangadasappa Joint Registrar of Co-operative Societies (Audit), Sri B. V. Naik, Principal, Co-operative Training Centre, Bangalore, and Sri B. Ramakrishnaiah, Assistant Registrar of Co-operative Societies, Head quarters, Bangalore and in-charge Deputy Registrar of Co-operative Societies, Bangalore division, as permanent invitees with a view to have the benefit of their knowledge and experience in the administration of various kinds of co-operative institutions in the State. Government were pleased to approve this arrangement.

At the subsequent two meetings held, the committee drew up the future plan of work and also finalised the questionnaire to be sent to important co-operative institutions, employees' unions, eminent co-operators and legislators.

With a view to make available to the committee, the services of a full-time officer thoroughly conversant with the problems, rules and regulations on the subject, a post of the Secretary of the status of Deputy Registrar of Co-operative Societies was created in G.O. No. DPC 525 CCS 63, dated the 17th January, 1964, and in Government Notification No. DPC 10 CET 64, dated the 18th January, 1964, Sri K. Ramappa, B.A., Deputy Registrar of Co-operative Societies was posted to the committee as Secretary. He joined duty on 20th January, 1964.

On account of the sad demise of Sri B. Vasudeva Murthy, Chairman of the Committee, on 18th March, 1964, the Government appointed Sri S. P. Pandit, B.A., LL. B., Advocate and Chairman, District Central Co-operative Bank, Ltd., Sirsi, and member of the committee, as Chairman of the committee in place of Sri B. Vasudeva Murthy, vide G. O. No. DPC 38 CMS 64, dated the 22nd April, 1964. The committee is very much indebted to Sri B. Vasudeva Murthy, for the valuable services rendered by him as Chairman during the initial stages.

Sri S. P. Pandit, assumed charge as Chairman of the committee on 22nd April, 1964. The committee met on the following dates under the chairmanship of Sri S. P. Pandit, and transacted its business:

- | | |
|---------------|----------------|
| (1) 22-4-1964 | (9) 29-1-1965 |
| (2) 30-4-1964 | (10) 3-2-1965 |
| (3) 19-5-1964 | (11) 4-2-1965 |
| (4) 25-6-1964 | (12) 5-2-1965 |
| (5) 20-7-1964 | (13) 6-2-1965 |
| (6) 19-10-'64 | (14) 11-2-1965 |
| (7) 27-10-'64 | (15) 3-3-1965 |
| (8) 18-11-'64 | (16) 8-3-1965 |

The questionnaire prepared by the committee was sent, besides about 4,500 co-operative societies of all types, to all M.L.As M.L.Cs and M.Ps of Mysore State, Presidents of Taluk Boards, and also important co-operators both inside and outside the State. The committee also addressed several letters to the Registrar and to several subordinate departmental officers and obtained data pertaining to co-operative employees.

The committee received 202 replies to the questionnaire both from co-operative institutions and individuals. An abstract showing the replies received from several categories of co-operative societies and individuals is given in the Appendix.

As the committee wanted to have expert opinion on some of the important points, it authorised the Chairman to write to eminent co-operators both inside and outside the State and to senior departmental officers, calling for their views on the points. In response to this letter, the committee received 9 replies from co-operators, and the departmental officers.

The work of the committee was very much handicapped on account of the absence of statistical data or any published figures pertaining to co-operative employees in the State. It was a very difficult task to get information from all the 15 thousand and odd co-operative societies about the pay scales, and service conditions of their employees. The committee have therefore obtained information from representative co-operative societies in each category and after making a study of the pay scales and service conditions, etc., obtaining there, have made the recommendations.

Tours

The committee felt it desirable to visit all the districts of Mysore State for collecting information and for recording evidences of both official and non-official co-operators. Accordingly, a programme of visits was drawn up and the committee visited all the districts from May 1964 to October 1964. The itinerary of the committee is given below :

Sl. No.	Place	Date
1	Mercara	20-5-1964 21-5-1964
2	Mangalore	22-5-1964 23-5-1964 24-5-1964
3	Chikmagalur	25-5-1964
4	Shimoga	26-5-1964 27-5-1964
5	Mandya	26-6-1964
6	Mysore	27-6-1964
7	Hassan	28-6-1964
8	Tumkur	29-6-1964
9	Kolar	21-7-1964
10	Dharwar	27-7-1964 28-7-1964
11	Belgaum	29-7-1964
12	North Kanara (Sirsi)	30-7-1964
13	Chitaldurg	24-8-1964
14	Bellary	25-8-1964
15	Bijapur	24-9-1964
16	Gulbarga	26-9-1964
17	Bidar	27-9-1964
18	Raichur	28-9-1964 29-9-1964
19	Bangalore	20-10- '64 TO 27-10- '64

We are very happy to place on record our sense of deep appreciation at the unstinted help and co-operation extended to the committee by officials and non-officials all over the State. They co-operated with us in every possible way and helped us to make our visits to the districts and to institutions highly successful. We are highly grateful to them.

Drafting of Report

Keeping in view the terms of reference, the committee have divided the report into IX chapters dealing with the following subjects :

Chapter No.	Subject
I	Co-operative Movement in India.
II	The growth of the Movement in Mysore State.
III	The present financial position of various classes of co-operative societies and their working, the general frame of staff in the said societies.
IV	Terms of enquiry and the principles that were taken into consideration in formulating recommendations.
V	Classification of societies and scales of pay, qualifications, etc.
VI	The weak units in the movement.
VII	Recruitment and promotional facilities.
VIII	Loaning of departmental staff to co-operatives.
IX	Miscellaneous recommendations.

In response to our request, the State Government were pleased to sanction, in addition to the post of the Secretary, one post of the First Division Clerk, one post of First Grade Stenographer and one Attender to work in the committee. The Mysore State Co-operative Development Board was also pleased to provide us the necessary accommodation and also the services of the Assistant Secretary and other staff members. We are highly grateful to the State Government and to the Co-operative Development Board for all the facilities afforded to us.

We are also grateful to the Registrar of Co-operative Societies in Mysore, Bangalore, and the officers of the department and also non-official co-operators for furnishing us with all the information required by us and for giving us the benefit of their views on several important points.

Permanent Invitees

- (1) Sri T. Rangadasappa, B. Sc.,
Joint Registrar of Co-operative Societies, (Audit)
Bangalore-1.
- (2) Sri B. V. Naik, M. Sc.,
Principal, Co-operative Training Centre, Bangalore.
- (3) Sri B. Ramakrishnaiah, M. A.,
Assistant Registrar of Co-operative Societies,
Headquarters and in-charge Deputy Registrar of
Co-operative Societies, Bangalore.

Our official invitees took an active part in the deliberations of the committee and also joined us in our tours. Their association with us was of immense help and added to the prestige of the committee. Their vast knowledge of the co-operative movement and its

practical working and administrative experience helped us greatly in arriving at our conclusions. We are deeply grateful to these officers for their co-operation, guidance and help. We hope that Government will appreciate their work in this sphere.

We are particularly grateful to:

- (1) Sri P. D. Kasbekar : Chief Officer,
Reserve Bank of India,
Agricultural Credit
Department, Bombay.
- (2) Sri M. L. Batra : Chief Officer,
State Bank of India,
Rural Credit Section,
Bombay 1.
- (0) Sri Allie C. Felder, Jr. : Representative
of India, The Co-operative
League of U.S.A.
- (4) Sri S. C. Roy : President,
Orissa State Co-operative
Union Ltd.,
- (5) Sri Y. R. Bali : Managing Director,
Orissa State Co-operative
Bank Limited.
- (6) Sri M. P. Bhargava : Commissioner,
(Co-operation) Ministry of
Community Development
and Co-operation.

Who readily responded to our request for help and furnished their views in writing on the various questions involved in our enquiry. Their views reflecting as they did the result of years of study and practical experience, were very valuable and have greatly influe-

ned our conclusions and recommendations. We very much appreciate the frank and free manner in which they have set forth their views.

In our work we were assisted by the staff of the Co-operative Development Board, whose part-time services were lent to us by the Government. Sri G. Adaiah, B.A., LL.B., Assistant Secretary, and his staff were associated with us from the beginning to the end. They took an active and enthusiastic interest in our work. We are thankful to them for this and also thankful to the Government for lending their part-time services to us. Sri G. Adaiah in particular was very useful as his knowledge and great experience helped us to overcome many a hurdle.

Sri K. Ramappa, B.A., Deputy Registrar, who joined the committee as whole time Secretary shouldered the entire responsibility of bringing the committee's work to a successful conclusion. His industry, courtesy and knowledge of the movement deserve special mention.

Sri B. L. Ranga Rao, M.A., official of the co-operative department, whose services were placed at our disposal as a first division clerk, had to bear the brunt of the office work and was even sent to district places to collect facts and figures regarding various societies. He has justified his selection by his integrity and industry.

Sri G. S. Shiva Kumar, official of the Mysore Government Secretariat, whose services were placed at our disposal as a First Grade Stenographer was also found to be very efficient and was a willing worker.

We are grateful to all these and commend their services to the notice of Government and hope they will be appreciated.

Sri S. Krishna Murthy, one of the members has not found it possible to agree with the committee's views regarding dearness allowance and weightage and has therefore submitted a minute of dissent. We deeply regret this occurrence.

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CHAPTER I

Co-operative Movement in India

"Each for all, All for each"

"Co-operation, not exploitation"

"Service, not profit"

The Co-operative Movement was ushered in India, in the beginning of this century. Calvert, the eminent authority on co-operation defined it as "A form of organisation, wherein persons voluntarily associate together as human beings, on a basis of equality for the promotion of the economic interests of themselves".

Mr. V. L. Mehta, the doyen of co-operators in India, described it as "A vast movement which promotes the voluntary association of individuals having common economic needs who combine towards the achievement of the common economic end they have in view and who bring into this combination a moral effort and a progressively developing realisation of moral obligation." "Co-operative Credit", he said, "is only one aspect of this vast movement".

Sir Frederic Nicholson who was entrusted with the task of finding out a suitable means to help the Indian peasants towards economic prosperity in the last century said, "Find Raiffeisen". Co-operators all over the World are aware of the pioneering work done by Raiffeisen and it is unnecessary to dilate upon it in this report. He not only conquered poverty in Germany, but also developed a system which is helping people all over the World to achieve economic freedom. This father of the co-operative movement warned "there is no lack of preaching in the World, only of doing".

Thus the essential principles underlying this life giving movement are well established and well known. It is a completely voluntary movement based on solid moral foundations and designed to

help the weaker sections of Society to combine on a basis of equality for the betterment of their economic conditions. It is meant to provide equality of opportunity. It eliminates class-war and unfair competition. It promotes brother-hood and fellow feeling. In short, properly understood and followed, it must lead to progressive development and growth in all aspects of life, economic, social and ethical. No Country can afford to ignore the moral and social aspects of this movement. To do so is to invite disaster.

Co-operation has spread all over the World. But its progress has not been uniform in all countries. It has also assumed varying types, conditioned by the genius of the various people and suited to their economic conditions.

In countries of the West, the movement started as a voluntary growth and made rapid strides. But in India, it was the Government that took the initiative in organising co-operative societies and nurtured and guided them. This lack of spontaneity and the habit of looking up to the State for every little thing, has acted as a drag on the healthy and progressive development of the co-operative movement. During recent years, Government appears to have realised that the movement will not progress unless it is freed from Government control. But the conflict between leaving the co-operatives to develop along natural lines, in a free movement, and the desire to produce quick economic results by forcing the co-operatives to adopt a particular line approved by Government, still continues. Nevertheless, the movement has demonstrated that under proper conditions and encouragement, it has vast possibilities for helping village and city toilers to better their economic conditions.

Even the foreign rulers of India realised the potentialities of this movement especially in the field of agricultural credit and attempted to develop it in various way. Services of outstanding administrators were made available to foster its growth and considerably large funds were placed at their disposal. But the spectacular rise in the number of co-operative societies, their membership and owned funds came after the advent of freedom. The National Government in its desire to speed up the economic growth of the country, decided that co-operation could provide the answers to many knotty problems and lent its full weight to developing the movement in all

spheres of economic activity and to the largest possible extent. The National leaders talked of "A Co-operative Commonwealth". The services of the Reserve Bank of India were made available to co-operatives, and the movement gathered momentum and expanded rapidly. A positive role was accorded to co-operation in planning. The present position as is available from published figures is as under:

Co-operative Movement in India 1961-62

(1) Number of societies	...	3,41,841
(2) Membership	....	3,88,84,000
(3) Share Capital	....	Rs. 2,59,68,78,000
(4) Reserve and other funds	....	Rs. 1,09,09,79,000
(5) Total working Capital	....	Rs. 1,534.78 (crores)

In 1951, the All India Rural Credit Survey Committee was appointed to make a detailed survey of the various aspects of the movement. The report is an important land mark in the history of the co-operative movement. The committee found that the movement had, by and large, failed to achieve the objects expected of it and recommended the organisation of large sized societies and State partnership at various levels. These recommendations were accepted and a good number of large sized societies were organised. These units showed promising results.

But in 1958, the National Development Council reversed this policy and advocated "One society for one Village or Panchayat". The emphasis thereafter was on the organisation of village units and even the breaking up of large units was started. The results have been far from happy. The number of weak and inefficient societies multiplied. Though the number of societies increased enormously, the quality deteriorated and experienced co-operators perceived that the movement was in a bad state.

The V. L. Mehta Committee in its report of 1960 attempted to remedy the defects by advocating "Viable units". It defined a viable unit as "that which may be expected within a reasonable time to render the more important of the services expected of a credit

society both adequately and to as large a number of producers as possible, without depending upon financial assistance from Government except for a limited period. The society should have the ability not only to command the services of competent personnel, but at the end of the stipulated period be able to meet fully the expenditure incurred on such personnel as well as the expenditure on rent, audit and supervision and provide for education fund, reserves and a reasonable return on share capital". It advocated rehabilitation and re-organisation of weak and inefficient societies. This work was taken in hand but the progress achieved has not been impressive.

The committee's modest recommendation regarding "viable units" does not seem to have been carried out.

But the movement has now arrived at the cross roads. Well informed official and non-official opinion has veered round to the view that only large sized and economic units can be efficient. The recent meeting of the Registrars of Co-operative Societies also has reached the same conclusion and they have defined a viable unit as under :

Viability of Primary Credit Societies :

"The minimum criteria of viability should be :

- (a) ability to set up a regular office in a building owned or hired;
- (b) ability to appoint a full time paid Secretary;
- (c) ability to contribute to statutory and other reserves on the scale considered necessary;
- and
- (d) ability to pay return on capital."

This is a workable definition and should be accepted and followed. Small primary units have been found to be inefficient and unworkable. The result has been that the movement especially at the primary level has stagnated. The Mehta committee observed that out of 1.35 lakhs Agricultural Credit and Multipurpose Societies audited during the year 1956-57, about 22,000 were in 'A' and 'B' categories and about 81,000 in 'C' and 22,000 in 'D' and 'E' cate-

gories. Recently the Registrar of Co-operative Societies, Maharashtra, observed that out of 19,000 primaries, only 8,000 to 10,000 deserved to be taken up for intensive development. Even to-day the picture remains substantially the same. These primary units which form the basic structure of the co-operative movement are still very weak, inefficient and unable to provide even a bare minimum of efficient credit service to the cultivator. The time has surely arrived when this knotty problem of small verses large sized societies should be settled once for all. Theory has to be adopted to hard practical problems and a definite and bold lead has to be given by those who are in a position to shape and guide the destinies of this movement.

The emphasis at present being laid on numbers must be relaxed. It must be realised that ultimately it is the quality that will decide the fate of this movement. The "target" mentality must be kept in the background, at least for some years to come.

The Rural Credit Survey Committee came to the conclusion that in India "Cooperation has failed—Cooperation must succeed". This is absolutely true.

Cooperation has not worked the miracle expected of it by the pioneers in India. But it has established its place among the constructive forces working for the economic regeneration of the country.

There is no alternative to cooperation for establishing a sound national economy.

But it must also be noted that we are dealing with human material and human beings take a long time to be convinced of adopting a new way of life. In the absence of such a conviction, any attempt to force the pace, is bound to fail. It has been rightly observed that "you can force or bribe a man to join a cooperative, but you cannot make him a cooperator".

The cooperative movement in India is spreading fast, very fast indeed. The Governments, Central and State, are pinning their faith on this movement and supporting it by every possible means. It is spreading to all kinds of economic and social activity, agriculture, credit, banking, industries, large and small, marketing

and processing, education and culture. The very rapid and gaint strides that it is taking, require that it should be wisely and prudently directed, that the foundations should be firm and sound, that it should not be a play thing in the hands of careerists and self seekers.

In India, the degree of dependence upon official initiative, direction and control has been such, that it has no parallel anywhere else. This fact seems to heighten the moral responsibility of the State to support this movement to the utmost and to lead it along healthy channels.

The Rural Credit Survey Committee at the conclusion of its labour observed :

“It is necessary to rectify a very serious weakness of the cooperative movement, namely, a staff which is generally inadequate, ill-qualified and poorly paid”.

“What India most needs to-day is a comprahensive and determined programme of rural regeneration which has the ethical impulse and emotional momentum of its highest traditions; which has moreover, the calculated design of a project that is scientifically conceived and scientifically organised; and which above all, attempts to render to rural India, in the economic realm, those opportunities for growth and fulfilment which, without distinction between man and man, but with especial compassion for the weak and the disadvantaged, more than one religious leader at more then one period of the country's history attempted to render to the masses of India in the realm of the spirit”.

We respectfully agree with these wise words. Probably, the time for a nation-wide and exhaustive enquiry into the present position of the cooperative movement, with a view to locating its weaknesses and to remedy the same, has arrived.

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CHAPTER II

Co-operative Movement in Mysore State

With the enactment of the Mysore Co-operative Societies Regulation of 1905, co-operation made a beginning in the old Mysore State. Its development followed along more or less the same lines as in other parts of India. With the reorganisation of States in 1956, the present State came into being, greatly augmented in size and population.

To the old area of Mysore were added the districts of Bellary and South Kanara from Madras; Dharwar, Belgaum, Bijapur and North Kanara districts from Bombay; Raichur, Gulbarga and Bidar from Hyderabad and in addition Coorg also was added. The result was that the area and population of the State was doubled and the State gained vastly in resources and stature. The figures given below show the number of co-operatives, membership, etc., before and after integration :

	Before Integration	After Integration
(1) Number of Societies	6,008	12,513
(2) Number of members	7,84,432	18,17,000
(3) Share capital	Rs. 2,78,52,697	Rs. 6,00,49,000
(4) Working capital	Rs. 12,89,41,633	Rs. 39,42,83,000

It will be observed that the State Reorganisation produced a new State with almost double its institutional strength in the cooperative sector. While the number of societies on the eve of reorganisation was 6,008, it rose to 12,513 after reorganisation. Membership increased from 7.84 lakhs to 18.17 lakhs and the working capital jumped to 39.42 crores from 12.89 crores. The cooperative movement as a whole was stronger in the integrating

districts, except Bidar, Raichur and Gulbarga, than in the old Mysore State while the institutions that joined the old State were fairly equal in number, membership was $1\frac{1}{2}$ times larger and the working capital was two times as large. Even among the integrating units the development of the movement was not uniform.

The State Government enacted a single Act for the entire State in 1959. This has helped to bring uniformity in organisation and development of cooperatives. There were in the early years natural apprehensions that the different integrating areas with varying degrees of progress, may present great difficulties in the reorganisation of the movement. But these fears have been belied and thanks to the foresight and patriotism of cooperators—official and non-official—harmony and unity have been established. It can be truly said that in the cooperative field, real integration has been brought about. This augurs well for the future.

In the six years between 1957 to 1963, the total number of cooperative societies in the State increased from 12,513 to 15,876 and the membership increased from 18.17 lakhs to 31.18 lakhs. The working capital soared to 129.05 crores from 39.42 crores. The profits increased from 76.34 lakhs to 180.56 lakhs. The borrowings increased from 12.05 crores to 95.58 crores. It is apparent that the growth has been principally due to borrowings from outside, not to any spectacular increase in the owned resources.

The weaknesses observed in cooperatives all over India are to be found in the cooperative societies here also. The overdues in loaning transactions of the movement have also been increasing both absolutely as well as relatively to the loans issued from year to year. The primary societies are to a large extent weak and inefficient, and act as a drag on the movement.

All the same, compared to the various States, it can safely be asserted that the movement in Mysore State is in the more progressive half, taken area to area, population to population and institution to institution.

The average membership, share capital, and working capital compare favourably with All India averages as can be seen from the following figures :

		Mysore State	India
1)	Membership per society	 196.40	113.74
2)	Share capital per society	 14,344.98	7,596.74
3)	Working capital per society	 81,288.55	44,897.48
4)	No. of members of Primary societies per 1000 inhabitants	 111.59	80.42
5)	Average working capital per head of population	 47.54	31.14

CHAPTER III

Present financial position of co-operatives in Mysore and details regarding the staff employed and their scales of Pay

The following Statement (A) indicates as on 30—6—1963, the classes of cooperative societies, their number, membership, share capital, resources, borrowings, etc.,

Statement (B) shows the number of societies working at a loss or profit in different classes of societies.

It is seen from this statement that out of a total number of 15,876 societies, only 7,322 societies i.e. 48 percent were working on profit. The remaining 52 percent were working either at a loss or without any profit. This position is certainly not a happy one.

We next turn to the different classes of societies and note the general condition and the present scales of remuneration of the staff employed by them.

STATEMENT—A

COOPERATIVE MOVEMENT IN THE STATE OF MYSORE AS ON THE 30TH JUNE 1963

(Rupees in lakhs)

Sl. No.	Types of Societies	No. of Societies	Membership	Share Capital	Reserve & other funds	Borrowings & Deposits	Working Capital
1	2	3	4	5	6	7	8
1.	Mysore State Co-op. Apex Bank Ltd.	 1	63	1,55.00	39.38	13,76.44	15,70.82
2.	District Central Co-operative Banks	 19	35,145	3,98.83	80.33	23,09.53	27,88.69
3.	Industrial Co-operative Banks	 4	3,085	57.08	10.76	95.32	1,63.16
4.	Agricultural Credit Societies	 9,365	14,06,000	6,02.63	1,87.07	17,39.60	25,29.30
5.	Non-agricultural Credit Societies	 1,108	5,49,000	3,00.46	1,83.46	8,12.25	12,96.17
6.	Central Land Mortgage Bank	 1	145	66.55	18.71	6,54.20	7,39.46
7.	Primary Land Mortgage Banks	 148	1,45,122	48.98	8.60	5,91.49	6,49.07
8.	Grain Banks	 894	64,987	9.34	22.57	2.88	34.79
9.	State Marketing Society	... 1	288	4.69	4.76	1,37.93	1,47.38
10.	Primary Marketing Societies	 268	1,56,982	1,17.66	1,14.77	3,15.12	5,47.55
11.	Sugar Cane Supply Societies	 4	451	0.06	0.02	0.09	0.17
12.	Milk Supply Societies	 215	19,132	2.25	1.38	4.31	7.94
13.	Farming Societies	 194	6,187	4.16	1.09	15.37	20.62
14.	Irrigation Societies	 35	2,057	2.62	1.44	9.21	13.27
15.	Cotton Ginning & Pressing Societies	 3	1,595	4.39	1.17	2.17	7.73

1	2	3	4	5	6	7	8
16.	Sugar Factories	 8	21,023	1,30.69	1,47.71	3,15.43	5,93.83
17.	Agricultural Processing Societies	 61	7,039	29.70	4.52	77.61	1,11.83
18.	Other Agricultural Non-Credit Societies	129	19,014	5.31	7.67	11.04	24.02
19.	Non Agricultural Non Credit Societies	 207	24,445	11.19	19.13	34.70	65.02
20.	Consumers Whole-sale Stores	 9	1,658	8.43	7.78	16.30	32.51
21.	Consumers Retail Stores	 545	1,43,934	35.00	38.95	31.82	1,08.77
22.	State Housing Corporation	 1	1,114	5.44	1.02	2,17.00	2,23.46
23.	Housing Societies	 506	66,071	45.70	12.20	2,35.34	2,93.24
24.	Weavers' Societies	 735	1,23,902	54.29	54.92	2,02.08	3,11.29
25.	Industrial Societies	 1,156	2,93,455	1,11.41	34.52	2,58.98	4,04.91
26.	Spinning Mills	... 5	2,249	58.94	63.99	70.72	1,93.65
27.	Fisheries Societies	 93	19,265	6.61	1.65	18.46	26.72
28.	Supervising Unions	 1	30	—	—	—	—
29.	District Supervising Unions	 20	1,387	—	—	—	—
30.	Primary Supervising Unions	... 140	3,266	—	—	—	—
TOTAL		15,876	31,18,091	22,77.41	10,69.57	95,58.39	1,29,05.37

STATEMENT—B

COOPERATIVE MOVEMENT IN THE STATE OF MYSORE AS ON THE 30TH JUNE 1963
(Rupees in lakhs)

Sl. No.	Types of Societies	L O A N S			P R O F I T		L O S S		Societies without Profit or Loss
		Advanced	Recover- ed	out- standings	No. of Societies	Amount	No. of Societies	Amount	
1	2	3	4	5	6	7	8	9	10
1.	Mysore State Coop. Apex Bank Ltd.	 13,70.26	13,20.95	12,11.80	1	14.04	—	—	—
2.	District Central Co-operative Banks	 26,57.67	25,54.61	20,96.75	19	23.57	—	—	—
3.	Industrial Co-operative Banks	 54.00	50.43	1,19.27	4	1.81	—	—	—
4.	Agricultural Credit Societies	 12,33.85	11,08.94	19,58.76	4,664	43.83	2,912	21.63	1,789
5.	Non Agricultural Credit Societies	 12,82.83	12,78.73	8,43.63	649	21.30	152	2.60	307
6.	Central Land Mortgage Bank	 1,40.11	26.86	5,84.31	1	2.27	—	—	—
7.	Primary Land Mortgage Banks	... 1,36.07	29.51	5,86.86	46	.72	96	5.62	6
8.	Grain Banks	 10.70	9.10	17.25	137	2.35	103	.69	654
9.	State Marketing Society	... —	—	—	—	—	1	6.14	—
10.	Primary Marketing Society	 4,96.65	3,78.07	1,62.85	154	20.99	51	6.23	63
11.	Sugarcane Supply Societies	 —	—	.14	1	—	—	—	3
12.	Milk Supply Societies	 3.82	1.02	3.91	18	.45	20	.54	177
13.	Farming Societies	 1.84	1.63	1.37	54	.38	77	.72	63
14.	Irrigation Societies	 —	—	—	8	.28	21	.21	6
15.	Cotton Ginning and Pressing Societies	 2.70	2.35	.43	2	.10	1	• 0.7	—

1	2	3	4	5	6	7	8	9	10
16.	Sugar Factories	 35.06	48.30	24.81	5	14.83	1	.49	2
17.	Agricultural Processing Societies	 —	—	—	42	45	19	.80	—
18.	Other Agricultural non-credit societies	27	1.31	2.18	49	2.61	25	.41	55
19.	Non-Agricultural Non-credit societies	 7.46	8.29	5.37	73	1.74	35	2.00	99
20.	Consumers Wholesale Stores	 —	—	.22	6	.41	—	—	3
21.	Consumers Retail Stores	 —	—	21.15	275	6.68	139	5.61	131
22.	State Housing Corporation	 24.81	12.84	2,17.43	1	.42	—	—	—
23.	Housing Societies	 72.18	38.69	2,35.34	158	4.38	175	5.82	173
24.	Weavers Societies	 —	—	—	433	9.72	271	17.11	31
25.	Industrial Societies	 —	—	—	465	6.23	521	11.58	170
26.	Spinning Mills	 —	—	—	4	.45	1	3.81	—
27.	Fisheries Societies	 10.39	7.10	16.61	53	.55	30	—	—
28.	Supervising Unions	 —	—	—	—	—	—	—	1
29.	District Supervising Unions	 —	—	—	—	—	—	—	20
30.	Primary Supervising Unions	 —	—	—	—	—	—	—	140
TOTAL		75,50.67	68,78.73	81,10.44	7,332	1,80.56	4,651	92.08	3,903

(1) Mysore State Co-operative Apex Bank, Ltd., Bangalore

The Mysore State Cooperative Apex Bank is the pivot of the cooperative credit structure in the State. It has become purely a federal institution with the elimination of individual members.

The following statement shows the financial position of the Bank since the year 1960-61 upto the end of the year 1962-63.

Rupees in lakhs.			
	1960-61	1961-62	1962-63
(1) Membership	78	69	63
(2) Share Capital	124.34	142.11	155.00
(3) Deposits	360.96	357.21	431.30
(4) Loan balance of RBI.	908.55	939.85	933.14
(5) Reserve and other fund	20.65	27.68	39.43
(6) Working Capital	1421.85	1466.87	1570.82
(7) Loans issued	1580.32	1397.70	1364.26
(8) Loans recovered	1309.82	1357.75	1316.13
(9) Loans outstanding	1119.17	1159.12	1207.25
(10) Net Profits	8.38	15.30	14.04
(11) Establishment charges	1.42	1.96	2.09
(12) Percentage	...	...	0.13

The scales obtaining in the Bank are as follows:

Secretary	... 600-40-1000
Internal Auditor/Administrative Officer/Manager	 275-20-375-25-600
Chief Accountant	.. 225-15-300-20-400-25-450
Accountant/Inspecting Assistant/Agri. Technician	 175-12½-275-15-320-20-380
Assistant Accountants	 150-10-240-15-300-20-340
Bank Inspectors/Cashiers	 130-8-170-10-270-15-300
First division Clerk/ First grade Stenographer	 130-8-170-10-270
Second division Clerk/ Asst. Cashier/Typist	 80-5-130-8-170-10-220
Attender/Bill Collector	 70-3-100-4-120
Dafterbunds/Peons	 60-2-80-3-110

The above scales can be said to be progressive when compared to Government scales and also scales obtaining in other sister co-operative institutions.

The bank is spending Rs. 2,09,550 annually over its staff. The cost of establishment when compared to working capital amounts to 0.13%.

(2) **The Mysore Central Co-operative Land Mortgage Bank Ltd.,
BANGALORE**

This is an apex institution for all primary land mortgage societies in the State. The bank is dispensing long term finances to the agriculturists for the purpose of redemption of prior debts and land improvements.

The following statement indicates the financial position of the bank since the year 1960-61 upto the end of the year 1962-63.

Rupees in lakhs.				
		1960-61	1961-62	1962-63
(1) Memberships	....	118	125	145
(2) Share Capital	....	45.69	51.05	66.55
(3) Borrowings and deposits....		436.74	529.31	654.20
(4) Reserve and other funds....		12.51	15.12	18.27
(5) Working capital	....	485.59	595.88	729.58
(6) Debentures in circulation		403.84	506.42	607.04
(7) Loans issued	....	96.54	104.95	140.11
(8) Loans recovered	....	21.53	22.63	26.86
(9) Loans outstanding	....	388.52	471.04	584.31
(10) Net Profits	....	0.87	0.99	2.27
(11) Establishment charges	....	1.77	2.39	2.39
(12) Percentage	....	—	—	0.32

The scales obtaining in the bank are as follows :

Secretary	....	600-40-1000
Deputy Secretary/Excutive Officer	....	275-20-375-25-600
Assistant Secretaries/ Chief Accountant	....	220-10-320.15.440

Superintendents	....	150-8-190-10-270
Legal Assistants/Accountants	....	190-10-300-15-375
First Dvn. Clerks/Senior Typists	....	110-5-150-6-180-10-220
Second Dvn. Clerks/Junior Typists	....	80-4-100-5-150
Third Division Clerks	....	65-4-85-5-120
Attenders/Mutchis	....	60-2-80-3-110
Drivers	....	70-2-80-3-110-5-120
Peons/Watchman	....	55-2-75-3-90

The above scales in most cases are on par with Mysore Government scales. They are also better than the scales obtaining in other sister cooperative institutions.

The bank is incurring an expenditure of Rs. 2,39,162 over its staff. The cost of establishment when compared to the working capital comes to 0.32%.

(3) The Mysore State Cooperative Housing Corporation

This is an apex body for all primary housing societies in the State. The following statement shows the progress made by the Corporation since the year 1960-61 to 1962-63.

		Rupees in lakhs.		
		1960-61	1961-62	1962-63
(1)	Memberships	 1111	1110	1114
(2)	Share capital	 3.83	4.83	5.43
(3)	Reserve and other funds	0.58	0.83	1.01
(4)	Borrowings	 192.86	212.08	216.96
(5)	Loans issued	 50.03	50.61	24.81
(6)	Loans recovered	... 8.07	10.12	12.84
(7)	Outstandings	 164.96	205.46	217.42
(8)	Net profits	 0.30	0.41	0.42
(9)	Working capital	 197.28	217.80	223.42
(10)	Establishment charges	 0.43	0.57	0.60
(11)	Percentage	....	....	0.26%.

The scales of pay obtaining in the Corporation are as follows:

Secretary	....	275-20-375-25-600
Assistant Secretary	....	150-12½-300
Legal Assistant	....	125-12½-250
Accountant	....	120-10-200
Legal Adviser	....	200 fixed.
Internal Auditor	....	125 fixed.
Senior Clerks/First Grade		
Steno-typist	....	100-8-180
First Dvn. Clerks	....	90-6-120-8-160
Second Dvn. Clerks	....	65-5-125
Typists	....	75-5-90-6-150
Peons	..	25-1-35

The scales of pay existing in the Corporation do not compare favourably either with Government scales or the scales obtaining in other sister cooperative institutions. The corporation is spending Rs. 60,386-51 annually over its staff and the cost of establishment when compared to the working capital works out to 0.26%.

(4) The Mysore Central Industrial Financing Bank Ltd.

This bank is an apex institution for all the district industrial banks and also primary rural industrial cooperative societies. The following statement indicates the financial position and the progress made by the bank since the year 1960-61 to 1962-63.

Rupees in lakas.				
		1960-61	1961-62	1962-63
(1) Membership	...	140	141	145
(2) Share capital	...	45.70	45.86	46.02
(3) Deposits	...	10.18	8.32	9.41
(4) Borrowings	....	50.60	50.00	57.64
(5) Reserve and other funds	....	5.18	6.60	7.55
(6) Working capital	....	111.68	100.79	120.64
(7) Total loans issued	..	17.36	14.29	11.76
(8) Loans recovered	....	14.41	12.93	9.98
(9) Loans outstanding	....	88.91	90.28	92.06

(10)	Net profits	...	1.64	1.22	1.01
(11)	Establishment charges	...	0.44	0.58	0.57
(12)	Percentage	....	....	....	0.47%

The scales of pay of the staff obtaining in the bank are as follows:

President	....	900-40-1100-50-1300
Secretary	....	600-40-1000
Accounts Officer	....	350-25-650-30-800
Superintendents	....	150-10-200-15-350
Inspectors	....	150-10-250
First Dvn. Clerks/ First Grade Stenographer	....	120-8-160-EB-10-250
Second Grade Clerks/ Second Grade Steno-Typists	....	80-5-130-EB-8-170
Peons	....	50-1-60

The scales of pay obtaining in the bank compare favourably with the Mysore Government scales.

The bank is incurring an expenditure of Rs. 57,148 annually over its staff and the cost of establishment when compared to working capital works out to 0.49%.

(5) The Mysore State Cooperative Marketing Society Ltd.,

This is an apex society for all the primary marketing societies in the State.

The following statement shows the progress made by the society since the year 1960-61 to the end of 1962-63.

Rupees in lakhs.				
		1960-61	1961-62	1962-63
(1)	Membership	 258	278	293
(2)	Share capital	 2.69	3.25	4.69
(3)	Deposits	 0.47	0.62	0.63
(4)	Borrowings	... 2.97	2.46	1.02
(5)	Reserve and other funds	 2.49	2.49	4.76

(6) Working capital	....	8.64	8.84	11.11
(7) Purchases	....	485.96	272.28	654.47
(8) Sales (turn-over)	....	383.10	248.34	347.65
(9) Trade profits	....	3.65	3.02	loss 1.58
(10) Net profits	....	0.93	0.37	....
(11) Net loss	....	....	....	5.97
(12) Establishment charges	....	2.13	1.87	1.33
(13) Percentage	....	....	....	0.38%

The scales of pay obtaining in the Society are as under :

General Manager	....	600-40-1000
Secetary/Accountant	...	275-20-375-25-600
Sales Superintendent	....	150-8-190-10-270
Accounts Clerks	....	140-5-150-8-190-10-250
First division Clerks	....	110-5-150-6-180-10-220
Second Dvn. Clerks	....	80-3-110-4-130-5-150
Salesman/Technical Supervisor/Tractor Mechanic	....	150/- consolidated
Stenographers	....	110-5-150-8-190-10-260-15-320
Typists	....	80-3-110-4-130-5-180
Godown Supervisor	....	140-5-150-8-190-10-320
Drivers	....	70-2-80-3-110
Peons	....	50-1-60

The scales obtaining in the society are on par with the Mysore Government scales.

The society is spending annually Rs. 1,33,488-08 towards establishment charges. The cost of establishnet compared to turn-over works out to 0.38%.

(6) The Mysore State Cotton Handloom Weavers Society Ltd.

This is an apex institution for all primary cotton handloom weavers cooperative societies in the State.

The following statement indicates the progress made by the institution since the year 1960-61 to 1962-63.

Rupees in lakhs				
		1960-61	1961-62	1962-63
(1)	Membership	... 394	427	447
(2)	Paid-up share capital	 6.58	7.82	7.83
(3)	Working capital	 4.41	50.93	59.76
(4)	Yarn purchased	... 5.73	12.67	36.87
(5)	Cloth purchased	 11.59	12.41	9.60
(6)	Purchases of Dyes and Chemicals	 1.47	0.60	0.12
(7)	Purchase of Art Silk	 27.01	8.05	24.66
(8)	Yarn sales	 6.13	8.74	21.28
(9)	Cloth sales	 10.90	11.56	10.50
(10)	Art Silk sales	 37.96	11.66	29.93
(11)	Sales of Dyes and Chemicals	1.05	0.47	0.22
(12)	Total turnover	 56.05	32.71	61.95
(13)	Trade profits	 10.21	5.51	7.69
(14)	Net profits	 5.30	3.30	3.01
(15)	Establishment charges	 1.09	1.69	1.80
(16)	Percentages	....	....	2.99%

The scales of pay obtaining in the Society are as under :

Secretary	....	300-600	
Assistant Secretary	....	250-400	(Graduate)
	....	225-375	(under graduate)
District Auditor	....	220-440	
Manager/Additional Textile Superintendent/Gobown officers/Dyeing Master	....	180-320	
Marketing officer/Regional Marketing officer Accountant/Superintendent	....	150-250	
Senior Auditors/Internal Auditor	....	120-240	
Inspectors for weavers co-operatives and depots	....	120-220	
First dn. Clerks/Steno typists	...	110-220	

Second dn. Clerks/Kannada Typists/Typists/Accountants (Central Depot)/Typists-cum- Clerks	....	80-150
District weaving Supervisor/ Assistant Dying Master	...	100-200
Sales Manager/Technical Expert	....	200
Assistant sales Manager (Inter sales Depot)/Sales Manager (Joint Sales Depot)	....	100
Sales Clerk	....	80 plus 10
Assistant Sales Manager- Joint Sales Depot	....	75/-
Peons/Tailors/watchmen/ Drivers/Cleaners	....	50-60
Sales Attender	...	50
Store keeper	....	50 plus 35
Salesmen	....	50 plus 25
Sales Assistant	....	30 plus 5 and 25 plus 35
Assistant Store keeper	...	40 „ 35
Designers	..	80 „ 35
Assistant Designers	....	60 „ 35
Attenders	....	40 „ 25
Suboverseer	....	150 fixed.

The scales of pay obtaining in the Society are innumerable and they do not compare favourably either with Government scales or with scales obtaining in other sister State level institutions.

The society is incurring an expenditure of Rs. 1,80,193 annually over its establishment. The cost of establishment when compared to turn-over comes to 2.99 percent

(7) The Mysore State Silk Handloom Weavers Society Ltd

This is an apex institution for all primary silk handloom weavers societies in the State.

The following statement indicates the progress of the society since the year 1960-61 to 1962-63.

Rupees in lakhs.

	1960-61	1961-62	1962-63
(1) Membership	42	70	72
(2) Share capital	2.29	2.55	2.81
(3) Deposits	0.08	0.08	0.09
(4) Borrowings	16.48	19.73	19.73
(5) Reserve and other funds	2.71	3.59	4.57
(6) Working capital	22.14	26.68	27.93
(7) Silk purchased	16.68	17.42	22.14
(8) Silk sales	20.65	18.04	22.20
(9) Trade profits	1.93	2.33	1.82
(10) Net profits	1.11	1.23	0.16
(11) Establishment charges	0.48,635	0.30,488	0.59,908
(12) Percentage	....	....	2.69

The scales of pay obtaining in the Society are as follows :

Secretary	....	600-40-1000
Manager	....	170-10-250
Chief Stores Manager	....	180-10-320
Cashier/Accountant	....	150-10-250
Production Organiser/Sales Manager	....	140-6-170-10-200
Assistant Cashier/Personal Assistant	....	110-5-150-10-180
Clerk (A)	....	100-5-140-6-170
Assistant Sales Manager	....	90-4-130-5-150
Clerks (B)	....	80-4-100-5-120
Drivers	....	70-3-100
Peons/Attenders/Watchman	....	

The scales of pay compare favourably with Government pay scales obtaining in other sister cooperative institutions.

The Society is incurring an expenditure of Rs. 59,908/- over its staff. The cost of establishment when compared to turn-over works out to 2.69 percent

(8) **The Mysore State Woollen Handloom Weavers
Cooperative Society Limited**

This is an apex institution for all the primary woollen handloom weavers cooperative societies in the State. The following statement indicates the financial position and progress of the institution since the year 1960-61 to 1962-63.

Rupees in lakhs				
		1960-61	1961-62	1962-63
(1) Membership	....	122	124	128
(2) Share capital	....	2.73	2.73	2.73
(3) Borrowings	....	0.76	18.13	11.07
(4) Reserve and other funds	....	0.22	0.32	0.49
(5) Working capital	....	3.72	21.20	14.31
(6) Purchases	....	6.50	10.53	8.69
(7) Sales	....	7.21	11.57	8.63
(8) Trade profits	....	1.12	1.74	1.40
(9) Net profits	....	0.36	0.66	0.47
(10) Establishment charges	....	0.48	0.63	0.73
(11) Percentage	....	...	...	8.42%

The pay scales obtaining in the Society are as follows :

Secretary	....	275-20-375-25-600
Business Manager/		
Sales Organiser	....	250-15-340-EB-20-500
Assistant Secretary	...	225-10-285-15-375
Manager/Senior Inspector	....	180-10-320
District Weaving Supervisor	...	150-8-190-10-270
Accountant/Internal Auditor	....	110-5-150-6-180-10-220
Assistant Business Manager/		
Assistant Sales Organiser	....	125-7-160-10-200
First Dvn. Clerk/Cashier/		
Second Dvn. Clerks	(a)	100-5-150-6-180-10-220
	(b)	75-5-150
Depot Sales Managers	....	150-8-230 and 125 fixed.
Salesman/Production Organiser		75-5-100
Drivers	....	45-2-65-3-80
Peons/Watchmen/Cleaner	....	50-1-60

The scales of pay fixed for society's employees especially at the lower levels, are bit lower than the Mysore Government scales.

The society is incurring an expenditure of Rs. 73,312 over its establishment and the cost of establishment when compared to turnover comes to 8.42 percent.

(9) The Mysore State Cooperative Union, Bangalore

This is an apex organisation which has undertaken cooperative education and propaganda in the State.

The following statement indicates the working and financial position of the Union from 1960-61 upto the end of the year 1962-63.

	1960-61	1961-62	1962-63
(1) Membership subscription	1,000	1,900	1,900
(2) Journal subscription	8,198	10,034	8,900
(3) Contributions towards cooperative education fund	4,885	5,199	4,148
(4) Grants from State Government	35,000	50,000	75,000
(5) C. T. S. Grants	36,957	47,723	89,424
(6) C.T.S. establishment	51,097	57,769	86,803
(7) Union establishment	14,980	19,669	24,690
(8) Surplus	19,657	16,606	....
(9) Deficit	nil	nil	3,237

The pay scales obtaining in the Union are as under :

Secretary	... 275-20-375-25-600
Assistant Secretary/Editor, Mysore Sahakara Patrika	 225-15-300-20-400-25-450
Cooperative Development Officer	 240-10-340
Manager	 150-10-240-15-300-20-340
Accountant	 120-5-150-8-190-10-240
Second Dvn. Clerks/Typist	 80-3-110-4-130-5-160
District Cooperative Instructors	... 150-10-200

Cine Operator	....	80-3-110
Drivers	....	70-2-80-3-110
Peons/Van attenders	....	60-1-70

The scales of pay obtaining in the Union compare favourably with the Government scales and the scales obtaining in the other sister State level institutions.

The Union is incurring an expenditure of Rs. 1,15,659 annually over its staff.



District Co-operative Central Banks —19.

As on 30-6-1963, there were 19 district co-operative Central Banks in the State, with a membership of 35,145 and Share Capital of Rs. 398.83 lakhs. They had built up reserve and other funds of Rs. 80.33 lakhs. Their borrowings and deposits amounted to Rs. 2309.53 lakhs and their working capital amounted to Rs. 2788.69 lakhs.

These banks advanced 2667.67 lakhs and recovered 2554.61 lakhs and 2096.75 lakhs was outstanding.

All the 19 banks were working under profit and the total amount of profit earned by them during the year 1962-63 was 23.57 lakhs.

(1) Bangalore District Central Cooperative Bank, Ltd.,

The bank has 880 co-operative societies and 12 individuals as members. It had a paid-up share capital of Rs. 21,49,000, reserve and other funds of Rs. 2,79,000, and deposits of Rs. 37,84,000. The total working capital of the bank amounted to Rs. 1,07,23,000. The bank borrowed Rs. 45,11,000 in the year 1962-63 and a sum of Rs. 31,61,000 was over due at the end of the year. The percentage of overdue to outstanding was 30.5.

The scales of pay obtaining in the bank are as follows :

Secretary	....	275-20-375-25-600
Manager	....	100-8-140-10-250
Accountant/Case Worker/		
Steno Typist	....	80-5-90-8-130-10-220
Cashier of Head Office	....	70-4-90-6-120-8-180
Assistant Case Worker/		
Supervisors/Clerks/		
Branch Managers	....	65-4-85-5-110-8-120
Despatch Clerk/Record Keeper	....	55-3-70-4-110-8-120
Attender/Watchman	..	60-1-70-2-90
Peons/Branch Peons	....	55-1-65-2-85
Van Driver	....	45-2-65-3-80
Audit Assistant	...	not fixed.

The bank is spending Rs. 70,000, annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.65%.

(2) Belgaum District Central Cooperative Bank Ltd., Belgaum

The bank has 828 cooperative societies and 715 individuals as members. It has a paid-up share capital of Rs. 22,31,000, reserve and other funds of Rs. 12,06,000, and deposits of Rs. 2,09,34,000. The total working capital of the bank amounted to Rs. 3,52,71,000. The bank borrowed Rs. 1,09,00,000 in the year 1962-63, and a sum of Rs. 33,26,000 was overdue at the end of the year. The percentage of overdue to outstanding was 13.9

The pay scales obtaining in the Bank are as follows :

Manager	....	350-25-600-30-900
Senior Inspectors/		
Secretaries - Head Office	....	275-20-375-25-600
Chief Accountant	....	170-10-200-15-380
Accountants/Assistant Senior		
Inspectors/Touring Accountants		150-8-190-10-250-15-325
First grade Secretaries/Agents/		
First grade Inspectors/		
Assistant Accountants	....	125-5-150-8-190-10-250

Second grade Secretaries/ Agents/Second grade Bank Inspectors/Senior Cashier of Head Office/Stenographers	 110-5-150-6-180-10-220
First Dvn. Clerks/Assistant Cashier Head Office	 100-4-120-5-140-6-170-8-210
Senior Typists	 100-5-150-7-195-8-235-10-255
Second Dvn. Clerks/Typists	 80-3-110-4-130-5-150-6-180
Naiks	... 60-1-70-2-90-3-114
Peons	 50-1-70-2-100

The bank is spending Rs. 2,89,000 per annum over its establishment. The percentage of establishment when compared to working capital works out to 0.82%.

(3) The Bellary District Central Cooperative Bank Ltd.

The bank has 472 cooperative societies and 279 individuals as members. It has a paid-up share capital of Rs. 30,33,000, reserve and other funds of Rs. 3,51,000, and deposits of Rs. 77,95,000. The total working capital of the bank amounted to Rs. 1,90,38,000. The bank borrowed Rs. 78,59,000 in the year 1962-63 and a sum of Rs. 24,40,000 was overdue at the end of the year. The percentage of overdue to outstanding was 16.7.

The pay scales obtaining in the bank are as under :

Secretary	 275-20-375-25-600
Assistant Secretary	 250-10-320-15-500
Accountant/Executive Officer	 225-10-285-15-375
Touring Accountants	 200-10-320
Internal Auditor/Manager in Upper Grade/Deputy Manager for Weavers Societies	 180-10-320
Manager for Branches/Senior Clerks/Head Clerks/District Supervisors	 130-5-180-8-190-10-270
Cashiers	 110-5-220
Typists/Clerks/Driver/ Supervisor	 80-3-110-4-130-5-180
Attenders	 65-1-70-2-90
Peons/Watchman	 50-1-60

The bank is spending Rs. 1,05,000 annually over its establishment. The percentage of establishment when compared to working capital works out to 0.55%.

(4) The Bidar District Central Cooperative Bank Ltd.

The bank has 349 cooperative societies and 37 individuals as members. It has a paid-up share capital of Rs. 21,04,000, reserve and other funds of Rs. 2,02,000, and deposits of Rs. 21,11,000. The total working capital of the bank amounted to Rs. 1,06,38,000. The bank borrowed Rs. 62,21,000 in the year 1962-63 and a sum of Rs. 53,59,000 was overdue at the end of the year. The percentage of overdue to outstanding was 59.6.

The pay scales obtaining in the bank are as under :

Secretary	... 275-20-375-25-600
Accountant	 180-10-320
Assistant Accountant	 120-220
Branch Managers/ Cashier Head Office	 120-240
Steno Typists	 110-220
Clerks including Typist/ Supervisors	 80-150
Driver	 70-100
Peons and Chowkidars	 50-1-60
District Auditor (lent)	 250-450

The bank is spending Rs. 69,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.65%.

(5) Bijapur District Cooperative Central Bank Ltd.

The bank has 771 cooperative societies and 1621 individuals as members. It has a paid up share capital of Rs. 16,52,000 reserve and other funds of Rs. 8,89,000 and deposits of Rs. 1,46,65,000. The total working capital of the bank amounted to Rs. 2,52,41,000. The bank borrowed Rs. 80,35,000 in the year 1962-63, and sum of Rs. 66,25,000 was overdue at the end of the year. The percentage of overdue to outstanding was 41.1%

The pay scales obtaining in the bank are as under :

Administrative Officer/ Manager Head Office	....	250-15-300-EB-20-400
Assistant Administrative Officer/ Head Accountant	....	175-10-275
Senior Inspector/Branch Managers/ Touring Accountants	....	130-8-200
Junior Branch Managers/Senior Clerks/Accountants/Inspectors	....	70-5-150
Clerks	....	50-3-75-EB-5-120
Typists	....	65-3-120
Naiks	....	45-2-60
Peons	....	30-1-50
Drivers	....	50-3-110

The bank is spending Rs. 1,18,000 annually over its establishment. The percentage of establishment when compared to working capital works out to 0.45%.

(6) Chikmagalur District Cooperative Central Bank Ltd.

The bank has 241 cooperative societies and 122 individuals as members. It has a paid up share capital of Rs. 11,70,000, reserve and other funds of Rs. 1,01,000 and deposits of Rs. 6,42,000. The total working capital of the bank amounted to Rs. 57,64,000. The bank borrowed Rs. 38,51,000 in the year 1962-63, and a sum of Rs. 12,20,000 was overdue at the end of the year. The percentage of overdue to outstanding was 33.4.

The pay scales obtaining in the bank are as follows :

Secretary	....	275-20-375-25-500
Executive Officer	....	120-5-150-8-190-10-240
Assistant Secretary/Manager	...	120-5-150-8-190-10-240
Accountants/Case Workers/ Branch Managers/District Supervisors/Cashiers	....	110-5-150-6-180-10-200
Ledger Clerks/Typists/Clerks	....	80-3-110-4-130-5-150
Supervisors	....	80-3-110-4-130-5-180
Drivers	....	70-2-80-3-110
Peons	....	50-1-60

The bank is spending Rs. 35,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.60%.

(7) Chitaldurg District Cooperative Central Bank, Ltd.

The bank has 498 cooperative societies, and 26 individuals as members. It has a paid up share capital of Rs. 19,78,000, reserve and other funds of Rs. 1,45,000, and deposits of Rs. 21,33,000. The total working capital of the bank amounted to Rs. 75,17,000. The bank borrowed Rs. 32,61,000 in the year 1962-63, and a sum of Rs. 40,05,000 was overdue at the end of the year. The percentage overdue to outstanding was 65.8.

The pay scales obtaining in the bank are as follows:

Secretary	 275-20-375-25-600
Manager/Executive Officer	 140-5-150-8-190-10-270
Accountant/Branch Agents (Graduates)	 120-5-150-8-190-10-240
Accountant/Branch Agents (non-graduates)	 110-5-150-6-180-10-220
First division Clerks/Case Workers	110-5-150-6-180-10-220
Cashiers - H. O. and Branches	 80-4-100-5-150
Assistant Case Workers/Clerks	 80-3-110-4-130-5-150
Supervisors	 80-3-110-4-130-5-175
Typists	 80-3-110-5-180
Drivers	 70-2-80-3-110
Attenders	 60-1-65-2-75
Peons/Watchman/Mali	 50-1-60

The bank is spending Rs. 58,000 over its establishment.

The percentage of establishment when compared to working capital works out to 0.75%.

(8) **Goorg District Cooperative Central Bank Ltd.**

The bank has 404 cooperative societies, and 1,634 individuals as members. It has a paid up share capital of Rs. 18,46,000, reserve and other funds of Rs. 4,78,000, and deposits of Rs. 28,76,000. The total working capital of the bank amounted to Rs. 1,09,96,000. The bank borrowed Rs. 57,96,000 in the year 1962-63, a sum of Rs. 5,17,000 was overdue at the end of the year. The percentage of overdue to outstanding was 6.3.

The pay scales obtaining in the bank are as follows :

Secretary	 275-20-375-25-600
Accountant/Manager	 150-10-250
Cashier/Upper division Clerks/	
Senior Supervisors	 120-8-160-10-200
Lower division Clerks/Typists/	
Junior Supervisors	 75-3-90-5-130
Jeep Drivers	 100-2-120
Attenders	 55-11-75
Peons	 50-1-60

The bank is spending Rs. 35,000 annually over its establishment.

The percentage of establishment when compared to working capital works out too .31%.

(9) **Dharwar District Cooperative Central (K. c. c.) Bank Ltd.**

The bank has 1008 cooperative societies and 14499 individuals as members. It has a paid up share capital of Rs. 33,76,000, reserve and other funds of Rs. 15,22,000, and deposits of Rs. 2,96,41,000. The total working capital of the bank amounted to Rs. 5,04,35,000. The bank borrowed Rs. 1,50,96,000 in the year 1962-63, and a sum of Rs. 51,99,000 was overdue at the end of the year. The percentage of overdue to outstanding was 14.4.

The pay scales obtaining in the Bank are as follows :

Administrative Officer/Manager	....	300-20-500
Assistant Administrative Officer/ Office Superintendent/Assistant Manager/Agents at Hubli and Gadag branches	....	200-10-270-EB-15-300
Head Clerks/Godown Inspectors/ Senior Agents/Head Cashiers/ Inspectors/Touring Accountants/ Godown Supervisors/Special Inspectors	....	75-5-100-6-148-EB-8-190
Inspectors/Additional Agents	....	55-3-70-5-110-5-130-4- EB-8-150
Clerks	....	46-3-85-4-120-EB-5-140
Non-qualified Clerks	....	35/40-3-55-4-75-5-100-EB- 5-120
Naiks	....	35-1-45-2-50
Peons	....	25/30-1-35

The bank is spending Rs. 4,48,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.88%.

(10) **Gulbarga District Cooperative Bank Ltd.**

The bank has 739 cooperative societies and 85 individuals as members. It has a paid up share capital of Rs 14,13,000, reserve and other funds of Rs. 3,36,000, and deposits of Rs. 15,98,000. The total working capital of the bank amounted to Rs. 78,74,000. The bank borrowed Rs. 45,27,000 in the year 1962-63, and a sum of Rs. 56,72,000 was overdue at the end of the year. The percentage overdue to outstanding was 71.8.

The pay scales obtaining in the Bank are as following :

Secretary	....	275-20-375-25-600
Accountant	...	150-8-190-10-270

Senior Clerks	....	110-5-150-6-180-10-220
Junior Clerks/Typists	....	80-3-140-4-130-5-150
Cashiers	....	110-5-150-6-180-10-220
Branch Managers/Jr. Clerks/ Steno Typists/Sr. Supervisors/ Bank Supervisors	....	110-5-150-6-180-10-220
Jeep Drivers	....	70-2-80
Peons/Chowkidars	....	50-1-60

The bank is spending Rs. 1,18,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 1.40%.

(11) **Hassan District Cooperative Central Bank Ltd.**

The bank has 403 cooperative societies and 1 individual as members. It has a paid up share capital of Rs. 18,68,000, reserve and other funds of Rs. 1,78,000 and deposits of Rs. 24,58,000. The total working capital of the bank amounted to Rs. 96,18,000. The bank borrowed Rs. 51,14,000 in the year 1962-63, and a sum of Rs. 26,15,000 was overdue at the end of the year. The percentage overdue to outstanding was 37.3.

The pay scales obtaining in the Bank are as under:

Secretary	....	275-20-375-25-600
Manager	....	150-10-250
Accountants/Head Case		
Workers	....	130-5-150-8-190-10-240
Cashiers/Asst. Accountants/ Case Workers/Branch Agents	....	110-5-150-6-180-10-220
Ledger Clerks/Assistant Case Workers/Statisticians/ Branch Cashiers	...	80-3-110-4-130-5-150
Typists/From & To Clerks/ Supervisors	....	90-5-150
Drivers	....	70-2-80-3-110
Peons/Orderlies	....	50-2-70
Attenders	....	60-2-90

The bank is spending Rs. 55,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.57%.

(12) Kolar District Cooperative Central Bank Ltd.

The bank has 507 cooperative societies and 1 individual as members. It has a paid up share capital of Rs. 22,58,000, reserve and other funds of Rs. 1,85,000 and deposits of Rs. 22,70,000. The total working capital of the bank amounted to Rs. 94,16,000. The bank borrowed Rs. 47,03,000 in the year 1962-63, and a sum of Rs. 61,05,000 was overdue at the end of the year. The percentage overdue to outstanding was 72.9.

The pay scales obtaining in the bank are as under :

Secretary	 275-20-375-25-600
Administrative Assistant/ Accountants	 80-5-100-8-140-10-180
Cashiers	 60-5-90-6-120
Case Workers	 75-5-90-6-150
Clerks/Supervisors/Typists	 55-3-70-4-110-5-120
Attenders	 30-1-40
Peons/Watchman	 25- $\frac{1}{2}$ -35
Jeep Drivers	 45-2-65-3-80

The bank is spending Rs. 84,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.89%.

(13) Mandya District Cooperative central Bank Ltd.

The bank has 401 cooperative societies and 9 individuals as members. It has a paid up share capital of Rs. 30,74,000, reserve and other funds of Rs. 3,95,000 and deposits of Rs. 39,17,000.

The total working capital of the bank amounted to Rs. 1,30,97,000. The bank borrowed Rs. 57,11,000 in the year 1962-63 and a sum of Rs. 21,31,000 was overdue at the end of the year. The percentage overdue to outstanding was 20.8.

The pay scales obtaining in the Bank are as follows:

Secretary	....	275-20-375-25-600
Manager	....	160-10-200-15-350
Branch Manager/Accountant	....	150-10-250
Cashier	....	140-8-180-10-250
First division Clerks	....	110-5-150-6-180-10-220
Typist	....	90-5-140-8-180
Supervisors/Clerks	....	80-5-140-8-180
Jeep Drivers	....	80-5-130-10-150
Attenders	....	55-3-100
Night Watchman	....	20 fixed

The bank is spending Rs. 98,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.74%.

(14) **Mysore District Central Cooperative Bank Ltd.,**

The bank has 680 cooperative societies, and nil individuals as members. It has a paid up share capital of Rs. 19,56,000, reserve and other funds of Rs. 2,92,000, and deposits of Rs. 17,26,000. The total working capital of the bank amounted to Rs. 81,59,000. The bank borrowed Rs. 41,85,000 in the year 1962-63 and a sum of Rs. 37,48,000 was overdue at the end of the year. The percentage overdue to outstanding was 57.5.

The pay scales obtaining in the bank are as under:

Secretary	....	275-20-375-25-600
Accountant	....	100-8-140-10-250
Case Worker	....	150-10-300

Statistician/Cashier/	
Branch Manager	 80-6-110-8-150-10-220
Senior Typist	 85-5-120-10-220
Clerks/Supervisors	 70-5-110-8-150
Attendees	 40-2-50-2½-80
Record Keeper	 50-2-60-4-80-5-100
Jeep Driver	 60-3-90-5-120
Peons/Watchman	 35-2-45-2½-60

The bank is spending Rs. 66,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.80%.

(15) North Kanara District Cooperative Central Bank Ltd.

The bank has 329 cooperative societies, and 4733 individuals as members. It has a paid up share capital of Rs. 17,89,000, reserve and other funds of Rs. 1,86,000 and deposits of Rs. 37,77,000. The total working capital of the bank amounted to Rs. 1,11,22,000. The bank borrowed Rs. 53,70,000 in the year 1962-63 and a sum of Rs. 17,91,000 was overdue at the end of the year. The percentage overdue to outstanding was 23.1.

The pay scales obtaining in the bank are as under:

Secretary	 250-20-350-25-500
Chief Supervisor/Head Clerk/	
Senior Accountant/Branch	
Agents/Inspecting Officer/	
Senior Supervisor	 100-8-140-10-200-EB-10-280
Clerks/Supervisors/	
Typist/Cashiers	 46-4-50-6-110-7-145-8-177
Peons/Drivers	 25-2-50

The bank is spending Rs. 1,04,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.95%.

(16) **Raichur District Central Cooperative Bank Ltd.**

The Bank has 674 cooperative societies and 283 individuals as members. It has a paid up share capital of Rs. 13,40,000, reserve and other funds of Rs. 2,54,000, and deposits of Rs. 20,46,000. The total working capital of the bank amounted to Rs. 81,55,000. The bank borrowed Rs. 45,15,000 in the year 1962-63, and a sum of Rs. 26,36,000 was overdue at the end of the year. The percentage overdue to outstanding was 34.8.

The pay scales obtaining in the bank are as under:

Secretary	... 275-20-375-25-600
Administrative Officer	 250-10-300
Manager	 250-400
Accountant	 150-5-200
Assistant Manager/Superintendent....	75-5-125
Assistant Accountant/Cashier	 100-5-150
Supervisor/Accountant-cum	
Clerk at Branches/Clerks at H. O.	50-3-80-4-120
Driver	 60-3-75
Peon/Chowkidar	 30-1-45
Ghoorkas	 60/- consolidated
District Auditor	 250-440
Recovery Officer	... 120-240

The bank is spending Rs. 85,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 1.04%.

(16) **Shimoga District Central Cooperative Bank Ltd.**

The bank has 437 cooperative societies, and 3 individuals as members. It has a paid up share capital of Rs. 21,61,000, reserve and other funds of Rs. 2,14,000, and deposits of Rs. 25,39,000. The total working capital of the bank amounted to Rs. 1,18,66,000. The bank borrowed Rs. 69,52,000 in the year 1962-63, and a sum of

Rs. 25,77,000 was overdue at the end of the year. The percentage of overdue to outstanding was 28.

The pay scales obtaining in the bank are as under :

Secretary	....	275-20-375-25-600
Manager/Legal Assistant	....	135-8-175-10-225-15-300
Accountant/Branch Manager	....	120-5-150-8-190-10-240
Clerks	...	80-4-105-5-150
Cashier/Supervisor/Typists	....	90-5-110-5-150-6-180
Drivers	....	70-2-80-3-110
Attenders	....	55-1-65-2-75
Peons	....	50-1-60

The bank is spending Rs. 62,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.52%.

(18) The South Kanara District Cooperative Bank Ltd.

The bank has 570 cooperative societies and 225 individuals as members. It has a paid-up share capital of Rs. 13,76,000, reserve and other funds of Rs. 6,69,000, and deposits of Rs. 74,36,000. The total working capital of the bank amounted to Rs. 1,17,28,000. The bank borrowed Rs. 22,47,000 in the year 1962-63 and a sum of Rs. 7,71,000 was overdue at the end of the year. The percentage overdue to outstanding was 10.5.

The pay scales obtaining in the bank are as under :

Secretary	....	275-20-375-25-600
Assistant Secretary/ Executive Officer	....	180-10-300-12½-350
Accountant/Cashier/ Head Clerk	....	100-8-140-10-200
Supervisor/Clerk	....	65-3-80-5-120-8-160-10-200
Clerical Attender	....	50-3-80-4-100
Attenders	....	40-2-60-3-75
Night Watchman	....	30 plus allowance of Rs. 15/-

Branch Agents-cum-Cashier (Cashier is paid a risk allowance of Rs. 15 p.m. Typist is paid Rs. 10 p. m.)

The bank is spending Rs. 52,000 annually over its establishment.

The percentage of establishment when compared to working capital comes out to 0.44%.

(19) Tumkur District Cooperative Central Bank Ltd.

The bank has 649 cooperative societies and 20 individuals as members. It has a paid up share capital of Rs. 31,09,000, reserve and other funds of Rs. 1,52,000, and deposits of Rs. 34,79,000. The total working capital of the bank amounted to Rs. 1,22,20,000. The bank borrowed Rs. 54,80,000 in the year 1962-63, a sum of Rs. 43,40,000 was overdue at the end of the year. The percentage of overdue to outstanding was 43.6.

The pay scales obtaining in the bank are as follows :

Secretary	....	275-20-375-25-600
Manager	....	135-8-175-10-225-15-300
Case Worker	....	126-6-150-8-190-10-270
Branch Manager	....	120-6-150-8-190-10-270
Accountant	....	110-5-150-8-190-10-240
Assistant Case Worker	....	100-4-120-5-125-6-180-10-200
Supervisor	....	90-4-110-5-150-6-180
Cashier	....	100-5-150-6-180-10-200
Cashier at Branches/Typist	....	90-4-110-5-150-6-180
Record Keeper	....	80-3-110-4-130-5-180
Clerk	....	80-3-110-4-130-5-150
Driver	....	70-3-100-4-140
Attenders	....	60-1-65-2-80
Peons/Watchmen	....	60-1-65

The bank is spending Rs 78,000 annually over its establishment.

The percentage of establishment when compared to working capital works out to 0.63%.

	Rs.
Secretary or Manager	.. (a) 275-20-375-25-600 (b) 200-10-300-EB-20-400 (c) 180-10-300 (d) 150-10-200
Branch Manager/Inspectors/ Accountants	... (a) 150-10-250 (b) 75-220 (c) 49-3-85-4-125-5-130
Clerks/Cashiers/Typists	.. (a) 85-5-130-EB-8-170 (b) 75-5-120 (c) 49-3-85-4-125-5-130
Attenders	.. 55-2-75
Peons	.. (a) 50-1-60 (b) 20/3-2/50 (c) 25-1-40 (d) 50-1-65

Agricultural Credit Societies—9,365

There were 9,365 agricultural credit societies with a membership of 14,06,000 and share capital of Rs. 602.63 lakhs. The reserve and other funds built up by these societies was 187.07 lakhs. Deposits and borrowings were 1739.60 lakhs and the working capital was 2529.30 lakhs. During the year, these societies advanced a loan of 1233.85 lakhs, recovered a sum of Rs. 1108.94 lakhs and a sum of Rs. 1958.76 lakhs was outstanding at the end of the year. Of these 9,365 societies, 4664 societies were working under profit, and the total profit earned by them was 43.83 lakhs. 2,912 societies were working under loss and the loss incurred by them was 21.63 lakhs. 1789 societies were working neither under profit nor loss.

Of these Agricultural Credit Societies, 721 societies were large sized and out of these large sized societies 493 societies were working on profit, 153 societies were working on loss and 75 societies were working on neither profit nor loss.

According to the information obtained from the Assistant Registrars of districts 1,603 primary agricultural credit societies were employing part-time staff, 3470 societies were employing full-time staff and the remaining societies were not employing any staff at all. It means that still a large number of these societies are being managed by honorary workers. The total number of staff employed by them was 1819, part-time and 4342 fulltime.

The scales of pay generally obtaining in these societies are as follows :

Secretary/Manager	....	15/-	25/-	45/-
		75/-	80/-	90/-
Clerk/Salesman/Assistant Secretary	....	25/-	50/-	100/-
		110/-	75/-	85/-
Peon/Measurer/Attender	....	25/-	40/-	50/-
		80/-		

The designations and scales vary from institution to institution. Generally a lumpsum amount is paid as salary.

The primary agricultural credit societies are financially very weak institutions and majority of these institutions are manned by honorary and part-time workers who are paid some lumpsum amount which is generally very low.

Non-Agricultural Credit Societies

As on 30th June 1963 there were 1,108 non-agricultural credit societies with a membership of 5,49,000 and a share capital of 300.46 lakhs. The reserve and other funds amounted to Rs. 183.46 lakhs, borrowings and deposits amounted to Rs. 812.25 lakhs, and the working capital amounted to Rs. 1296.17 lakhs. During the year 1962-63 these societies advanced loans amounting to Rs. 1282.83 lakhs, recovered loans amounting to 1278.73 lakhs and the loans outstanding at the end of the year amounted to Rs. 843.63 lakhs. Of these societies 649 worked on profit and total profit earned by them was 21.30 lakhs. 152 societies worked under loss and the total loss incurred by them was 2.60 lakhs. 307 societies were working on neither profit nor loss. The working of these non-agricultural credit societies was generally satisfactory.

The scales of pay generally obtaining in these institutions are as under :—

		Rs.
Secretary/Manager/Bank	...	80-150
Manager		110-8-230-10-280
		120-15-300-EB-20-400
Assistant Secretary/	....	50-4-90-5-140
Assistant Manager/		85-5-115-EB-6-175
Accountant		120-5-150-6-180
		165-5-195-8-315
Cashier	...	35-3-50
		75-3-90-4-110-5-150
		90-5-105-6-165-7-200
		100-5-150
Salesman/Clerks/Typists	....	35-3-50
		70-5-100
		80-3-110-4-130-5-150
		120-5-150-6-180

		Rs:
Supervisors.	....	105-5-145-5-185-6-245
	....	130-6-160-7½-220-8-260
Godown Inspectors	....	60-3-90-4-130-EB-5-
		180-10-220
Watchman/Attenders/Peons	....	60-2-70-3-100
		55-2-75-3-90
		40-2-50
		45-3-75 and 20-2½-40

Primary Land Mortgage Banks

As on 30th June 1963, there were 148 primary land mortgage banks in Mysore State, with a membership of 1,45,122. They had attracted a share capital of Rs. 48.98 lakhs, and had built up a reserve and other funds of 8.60 lakhs. Their borrowings and deposits were 591.49 lakhs, and working capital was 649.07 lakhs. During the year they had advanced loans amounting to 136.07 lakhs, and had recovered loans amounting to 29.51 lakhs, and a loan of 586.86 was outstanding at the end of the year. Out of 148 primary land mortgage banks, 46 were working under profit and the total profit earned was Rs. 72,000. 96 primary land mortgage banks were under loss, and the total loss incurred amounted to 5.62 lakhs. 6 societies worked neither on profit nor on loss.

The pattern of staff and the scales of pay existing in these societies are as follows:—

		Rs.
Secretary/Manager	....	120-5-150-8-190-10-240
		180-10-320
		110-5-150-6-180-10-220.
Accountant/Asst. Secretary/	....	110-5-150-6-180-10-220
Asst. Manager/Head Clerks/		110/-plus 15.
First division Clerks/		
Senior Clerks/Cashiers		
Clerks/Cashiers/Typists/	....	80-3-110-4-130-5-150
Accounts Clerks/ Supervisors		65-3-80-5-120
		50-3-80-4-120
		65-3-80-4-120-5-150
		75/-
Daffedars/Peons/Watchman	....	48+20 50-1-60
		50+10 30-1-40
		Rs. 45/

The majority of these primary land mortgage banks are at present working on loss mainly on account of very low margin allowed to them and also timely non-recovery of loans outstanding.

Grain Banks

As on 30th June 1963, the total number of grain banks in the State was 894. The total membership of these banks was 64,987 and the share capital was 9.34 lakhs. The reserve and other funds amounted to 22.57 lakhs, and the total borrowings and deposits of these banks amounted to 2.88 lakhs, and the working capital was 34.79 lakhs.

During the year these societies advanced loans to the tune of Rs. 10.70 lakhs, and recovered loan of Rs. 9.10 lakhs. The total loan outstanding as on 30th June 1963 was 17.25 lakhs.

Out of these grain banks only 137 societies worked on profit and earned a total profit of Rs. 2.35 lakhs. The rest worked either on loss or without any profit or loss. This indicates that the working of the grain banks is not upto the standard. Majority of these grain banks appear to be not working properly and practically no full time paid staff was employed by these societies.

Housing Societies

As on 30th June 1963, there were 506 housing co-operative societies with a membership of 66,071 members and a share capital of 45.70 lakhs. The reserve and other funds built up by these societies amounted to Rs. 12.20 lakhs, the borrowings and deposits amounted to Rs. 235.34 lakhs and the working capital amounted to 293.24 lakhs. These societies advanced loans for construction of houses amounting to 72.18 lakhs, recovered 38.69 lakhs, and the total loan outstanding as on 30th June 1963 was 235.34 lakhs. Out of these 506 housing societies, only 158 societies worked under profit and earned a total profit of 4.38 lakhs, and 175 societies worked under loss, and incurred a total loss of 5.82 lakhs, 173 societies worked neither on profit or loss

The posts generally obtaining in these societies and the scales of their pay are as follows :

		Rs.
Secretary/Manager	....	250-10-300-20-400 200-10-250 75-3-90-5-130 Rs. 80/-
Accountants/Assistant		150-20-250
Secretary/Assistant Manager/		170/-
First Division Clerks/		100/-
Head Clerks/Cashiers		75-5-100-EB-6-160
Clerks/Accounts Clerks	....	80-3-110-4-130-5-150 50-3-80-5-130 45 and 25
Attenders/Watchmen/Peons	....	60-3-75-4-100 40-2-60-3-90 60/-

Primary Marketing Societies

As on 30th June 1963, there were 268 primary marketing societies in the State. They had a membership of 1,56,982 and a share capital of Rs. 117.66 lakhs. They had built up a reserve and other funds of 114.77 lakhs. Their borrowings and deposits amounted to 315.12 lakhs, and working capital amounted to 547.55 lakhs. These societies had advanced loans to the tune of 496.65 lakhs, and had recovered 378.07 lakhs and the total loan outstanding was 162.85 lakhs.

Out of these 268 marketing societies, 154 societies worked on profit, earning a total profit of Rs. 20.99 lakhs, and 51 societies worked under loss, incurring a total loss of 6.23 lakhs. 63 societies worked on no profit and no loss basis.

The pattern of staff and scales of pay generally obtaining in the marketing societies are as follows :

	Rs.
Secretary/Manager	 600-40-1,000 275-20-375-25-600 250-10-320-15-440 180-10-320 100-10-200 80-3-110-4-130-5-150
Assistant Secretary/ Joint Secretary/ Assistant Manager	 230-10-350 200-10-300 120-10-220-15-250
Accountant/Cashier/ Store Keeper/ Sectional Manager	 105-5-120-6-180-10-210 120-240 150-8-190-10-250 90-4-120-5-160-8-200 50-3-80-4-120
Inspectors/First Division Clerks/Steno Typists	... 100-180 50-5-100-10-150 110-5-150-8-190-10-220 120-5-140-6-170
Second Division Clerks/ Typists/Supervisors/ Assistant Store keepers/ Record Keepers	 80-2-110 80-3-110-4-130 85-4-125-5-155 80-3-110-4-130-5-150 50-5-100
Third Division Clerks/ Junior Clerks/ Lorry Drivers	 70-3-100 30-2-42-3-45 60 and 40
Attenders/Hamalis/Peons/ Watchmen/Cleaners	 50-1-60-2-70 45-1-60 25-1-40 70-1-80-2-90

Agricultural Processing Societies

As on 30th June 1963, there were 61 agricultural processing societies, with a membership of 7,039, and a share capital of Rs. 29.70 lakhs. The reserve and other funds of these societies amounted to Rs. 4.52 lakhs. The borrowings and deposits amounted to 77.61 lakhs and the working capital amounted to 111.83 lakhs. Out of these societies, 42 societies were working on profit, 19 societies were working under loss.

The pattern of staff and the scales of pay generally obtaining in these Societies are as under :

		Rs.
Secretary/Manager	....	600-40-1,000 275-20-375-25-600 250-10-320-15-440 180-10-320 100-10-200 80-3-110-4-1,0-5-150
Assistant Secretary/	....	230-10-350
Joint Secretary/		200-10-300
Assistant Manager		120-10-220-15-250
Accountant/Cashier/	...	105-5-120-6-180-10-210
Store Keepers/		120-240
Sectional Manager		150-8-190-10-250 90-4-120-5-160-8-200 50-3-80-4-120
Inspectors/First division	....	100-180
Clerks/Steno Typists		50-5-100-10-150 110-5-150-8-190-10-220 120-5-140-6-170
Second Division Clerks/	....	80-2-110
Typists/Supervisors/		80-3-110-4-130
Assistant Store Keepers/		84-5-125-5-155
Record Keepers		80-3-110-4-130-5-150 50-5-100

	Rs.
Third division Clerks/	 70-3-100
Junior Clerks/	30-2-42-3-45
Lorry Drivers/Foreman/	60 and 40
Mechanic and Mechanical Drivers.	
Attenders/Hamalis/Peons/	 50-1-60-2-70
Watchman/Cleaners/	45-1-60
Conductors/Boilerman.	25-1-40
	70-1-80-2-90

Milk Supply Societies

As on 30-6-63, there were 215 societies with a total membership of 19,132 and a share capital of Rs 2.25 lakhs. The reserve and other funds of these societies amounted to 1.38 lakhs, the borrowings and deposits amounted to Rs. 4.31 lakhs and the working capital amounted to 7.94 lakhs. These societies had advanced 3.82 lakhs as loans, and has recovered a loan of 1.02 lakhs. The loan outstanding at the end of the year was 3.91 lakhs. Out of these 215 milk societies, only 18 societies worked on profit and the rest of them worked either on loss or without profit or loss.

The milk societies are financially very weak and the staff working there is poorly paid.

The pattern of staff and scales of pay generally obtaining in these societies are as under :

Secretary/Manager	 80-3-110-4-130-5-150
Accountant	 80-3-110-4-130-5-150
Clerks/Supervisors	 70-5-150
	60/- and 23-40
Peons/Vendors	 30-50
	Rs.45/-.

Farming Co-operative Societies

As on 30th June 1963, there were 194 societies with a total membership of 6,187. The share capital of these societies was 4.16 lakhs, the reserve and other funds were 1.09 lakhs, and the borrowings

and deposits was 15.37 lakhs. The working capital was 20.62 lakhs. 54 societies worked on profit, earning a total profit of Rs. 38,000/- and 77 societies worked on loss, incurring a loss of Rs. 72,000/- and 63 societies worked neither on profit nor on loss.

The pattern of staff and the scales of pay generally obtaining in the farming societies are as follows :

Secretary/Manager	 80-3-120-4-130-5-150. 50/- 35/- and 25/- to 30/-
Clerks	 25/- to 50/- and 30/-
Peons	 57/- and 15/- to 80/-

Irrigation Societies

As on 30-6-63, there were 35 societies. They had a total membership of 2057. They had a share capital of 2.62 lakhs. They had built up a reserve and other funds of 1.44 lakhs. The borrowings and deposits amounted to 9.21 lakhs. The working capital amounted to Rs. 13.27 lakhs. Out of these 35 irrigation societies, only 8 societies worked under profit and 21 societies worked under loss. 6 societies worked neither on profit nor on loss.

The pattern of staff and scales of pay generally obtaining in these societies are as under :

Secretary/Manager	 35-70
Clerks/Attenders	 30-75

Primary Consumers Stores

As on 30-6-63, there were 535 primary consumer stores having a membership of 1,43,934 and a share capital of 35 lakhs. The reserve and other funds built up by the societies was 38.95 lakhs, and the borrowings and deposits were 31.82 lakhs. The total working capital of these societies was 108.77 lakhs. Of these 545 consumer stores, 275 societies worked under profit, earning a total profit of 6.68 lakhs, and 139 societies worked under loss, incurring a total loss of 5.61 lakhs. 131 societies worked neither on profit nor loss.

The scales of pay obtaining in these stores are as follows:

	Rs.
Secretary/Manager	 250-440 175-10-275-12½-325 180-10-250 150-10-250 90-3-105-4-145-5-200 Rs.90/-
Accountant/Assistant	... 150-7-225-10-265
Secretary/Asst. Manager	140-10-220
First Division clerks/	 150-10-320
Stenographers/Head Cashier/	125-7½-200
Sales representatives/	80-6-110-EB-8-150
Cashier	60-4-100-5-125
Second division clerks/	 80-3-110-4-130-5-150
Salesman/Typist/Accounts Clerk.	60-4-100-5-125 100-5-150 80-3-110-4-130-5-180 90-5-110-8-150
Third division clerks/	 42-3-60
Drivers/Record Keepers.	70-1-80-2-100
Attenders/Peons/Sales Assistants.	 50-1-60 35-1-40-12-60 40-1-50-2-70-3-85 40/-

Fisheries Co-operative Societies

As on 30-6-63, there were 93 societies with a membership of 19,265. The share capital of these societies was 6.61 lakhs, the reserve and other funds built up by them was 1.65 lakhs. The borrowings and deposits amounted to 18.46 lakhs, the working capital amounted to 26.72 lakhs. These societies had advanced loans to the tune of 10.39 lakhs and had recovered 7.10 lakhs and the loan outstanding amounted to 16.61 lakhs. Of these 53 societies worked on profit, and 30 societies worked on loss.

The pattern of staff and scales of pay existing in these societies are indicated below :

	Rs.
Secretary/Manager	 20/- 40/-
Clerks	 90/- 75/- 30 and 10
Attendants/Peons	 20 to 30

Industrial Societies

As on 30th June 1963, there were 1,156 industrial societies with a total membership of 2,93,455. These societies had attracted a total share capital of 111.41 lakhs and built up reserve and other funds amounting to 34.52 lakhs. The total borrowings and deposits of these societies amounted to 258.98 lakhs and the total working capital was 404.91 lakhs.

Out of these societies, 465 societies were working on profit, and they had earned 6.23 lakhs as profit, and 521 societies were working on loss, and they incurred 11.58 lakhs as total loss. The industrial societies generally have very meagre resources and except a few, majority of these are not financially sound. On account of innumerable types of industrial societies and numerous designation given to the staff working there, it is not possible to list out all posts. Moreover full particulars about industrial societies were not available to this committee. Therefore, we have not made any attempt to suggest the scales of pay for innumerable technical posts existing in industrial societies. On account of dearth of technical hands in the market, the scales are generally high since they are governed by supply and demand. We have considered the scales of administrative posts only.

The pattern of staff and the scales of pay obtaining in industrial co-operatives are as follows :-

Secretary/Manager	 220-5-275-7-345 150/-; 120/-; 50/-; 30/-;
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Accountant		150-5-225-7-295 100/-; 90-120
First division Clerks/ Assistant Accountants		100-4-140 80-160 85-4-145-5-195
Second division clerks/ Typists/Supervisors/Salesman and Cashiers.	....	60/-; 90/- 65-4-125-5-175 60-3-105-4-145 55-3-100-4-140
Third Dn.Clerks/Drivers	...	67/-; 60/-; 20/-;
Attenders/Peons.	...	45-2-75-3-90 40/ ; 22/-; 45-3-75.

Weavers Co-operative Societies

As on 30-6-63, there were 735 societies having a membership of 1,23,902. They had attracted a share capital of 54.29 lakhs and built up reserve and other funds of 54.92 lakhs. The borrowings and deposits amounted to 202.08 lakhs and the working capital amounted to 311.29 lakhs. Out of 735 weavers societies, 433 Societies were working on profit, and earned a profit of 9.72 lakhs, and 271 societies were working on loss and the total loss incurred was 17.11 lakhs. 31 societies worked neither on profit nor on loss.

The pattern of staff and the scales of pay obtaining in these weavers societies are as follows :—

Secretary/Manager	....	150-6-210-9-300 95/-; 71/-; 60/-; 55/-; 40/-;
Accountant/Clerk/Salesman	....	90-4-110-5-135-7-170-8-210 90/-; 70/-; 50/-; 60-3-75-4-95-6-125-7-160 40/-;
Peons/Attenders	....	45-2-55-3-70 and 20/-;

District Supervising Unions and Primary Supervising Unions

At the end of the year 1962-63, there were 20 district supervising Unions with a membership of 1387. There were 140 primary supervising Unions with a membership of 3266. The primary supervising unions are mostly dormant and practically no staff is employed by them. Therefore we have not made any attempt to fix the scales of pay for them. The District Supervising Unions are functioning and the pattern of staff and scales of pay obtaining in the said unions are as under :

Secretary/Manager/Clerks	....	80-3-110-4-130-5-150
		75-3-90-5-130
		100/-; and 70/-;

Other Miscellaneous Types of Societies

In addition to several types of societies mentioned in the above paragraph, there are a few other societies such as Sugar Cane Societies, Cotton Ginning and Processing Societies, other Agricultural non-credit societies, non-agricultural non-credit societies, etc., apart from the Sugar Factories and Spinning Mills. We have omitted sugar factories and Spinning Mills from the purview of our enquiry as the scales of pay and wages are governed by the Sugar and Textile Wage Board reports respectively. The societies coming under the groups of other agricultural non-credit societies and non-agricultural non-credit societies have varied activities and varied staff pattern. We have suggested a general staff pattern and scales of pay for them. We have not suggested separate scales of pay for the staff working in Sugar Cane Supply Societies and Cotton Ginning and Processing Societies as the number of these societies is small. The scales of pay suggested to Primary Credit Societies could be adopted for Sugar Cane Supply Societies and those recommended for Marketing and Processing Societies could be adopted for Cotton Ginning and Processing Societies.

CHAPTER—IV

TERMS OF ENQUIRY AND THE PRINCIPLES TAKEN INTO CONSIDERATION IN WORKING OUT SCALES OF PAY ETC.

By our terms of reference the committee is asked :

1. (a) to suggest a method for the classification or grouping of co-operative societies according to their financial position, volume of business etc.

(b) to examine the pay scales and emoluments now existing in the co-operative societies.

(c) to recommend proposal for a fair pay structure applicable to each class or group of societies taking into account—

- (i) The financial resources of the societies ;
- (ii) The interest of their members ;
- (iii) The need to build up the societies to fulfil their obligations to take up developmental work ;
- (iv) The need to create service conditions for employees calculated to ensure a fair wage structure to the employees and sufficient incentive to maintain an efficient service.

2. To make recommendations, considering the need to ensure to the employees reasonable terms of employment for prevention of removal from service or punishment on arbitrary grounds without giving to the employees an opportunity to be heard.

3. To recommend service conditions and incentives generally for an efficient service by way of a pay scale with graduated increments, leave, age of retirement, gratuity, provident fund, and other retirement benefits for a reasonably long efficient service keeping in view the financial resources of the societies.

We requested the Co-operative Institutions' Employees' Union (Karnataka) Bangalore, to submit its view in writing. They submitted a memorandum on 20-7-1964 and their representatives gave oral evidence before us on 27-10-1964. They appeared to be under mis-apprehension that the committee was to function as a labour

court under the Industrial Disputes Act or a Wage Board appointed to arbitrate in a dispute between an Industry and its employees. Their submissions were therefore naturally of a type commonly presented to Labour Courts or Wage Boards. The committee had to bring to their notice that this was not so and that the enquiry was in the nature of an investigation into service conditions and pay scales of employees of cooperatives as they are and to suggest fair and reasonable scales of pay etc., within the conditions laid down by the State Government in their resolution appointing this committee. This committee was not appointed under the provisions of the Industrial Disputes Act of 1947.

Strictly speaking in our enquiry, we treated the cooperative societies and their employees, not as warring elements but as partners in a noble venture. The fullest latitude was given to employees and their representatives in presenting their grievances and proposals. The cooperative societies did not seem to realise the importance of the present enquiry and were very slow to respond to our request for information and submission of their views. Nevertheless the committee went out of its way to obtain the necessary information and to get the views of leading cooperators all over the State.

The Co-operative Institutions' Employees' Union in their memorandum suggested that we should take into consideration all the principles and factors, normally followed by a Wage Board.

We interviewed representatives of employees in the districts and found that their main request was that their emoluments be brought on a par with those of the State employees and that security of services be provided. In contrast Co-operative Institutions, Employees' Union, Bangalore, pitched their demands very high. They submitted that co-operatives should be treated as an "Industry" and dealt with on that basis. The cooperative movement is "a way of life". It may be that some industrial units adopted the co-operative way of organisation. Sugar co-operatives, Spinning Mills can be classed as industries. But it would be wrong to say that all co-operative institutions should be classed as industries and brought within the ambit of Industrial Disputes Act of 1947.

All the same we have given our careful thought to the representation of the Union and have taken into consideration, the following principles in arriving at our decisions.

(1) The Directive Principles of State Policy :

Embodied in Articles 38, 39, 42 and 43 of the Constitution require that the State shall endeavour to provide to all workers a living wage and conditions of work ensuring a decent standard of life and full enjoyment of leisure and social and cultural opportunities.

(2) The Principle of Minimum Wages :

It has been recognised that this principle cannot be applied indiscriminately to all industries and to all institutions, that its application is limited by the general economic conditions of the Country and the capacity of the institution to pay.

(3) The fair wage principles :

While it must be conceded that this principle is theoretically sound, its logical application to existing condition presents unsurmountable difficulties. The same limitations that apply to a minimum wage present themselves in this case also. But there can be no doubt that wages to be recommended should be fair to the co-operatives as well as to their employees. It is well to remember that the institutions do not exist for maintaining their servants who are only one of the means of achieving the purposes for which the societies are organised.

(4) Principle of fair wage comparison :

This principle of comparison with rates of salaries in comparable employment in other institutions is a fair one. In fact we have taken into consideration the scales of pay etc., existing in Government services, Municipal and Educational institutions, Schedule Banks and the Life Insurance Corporation. But even this has serious practical difficulties as salaries in the private sector industries are, in many cases, the results of collective bargaining and are influenced by the profits and productivity of the industries in question.

(5) Adequacy of remuneration :

Every attempt should be made to see that remuneration is adequate, because it affects the efficiency of the employee and his freedom from care and anxiety and promotes his willingness to work.

It need not be emphasised that emoluments and conditions of service should be such as to ensure recruitment of persons with requisite qualifications and abilities and also to maintain their efficiency. On this matter there can be no difference of opinion. All the institutions visited by us and consulted by us were unanimous on this point. It was pointed out to us that because of inadequacy of remuneration, there was a continuous exodus of service personnel from the co-operatives to the government service and to the private sector. The impression has gained ground that co-operatives attract only those who cannot find employment elsewhere. This is true to a large extent and must be remedied immediately. The co-operative movement is developing very fast and is entering all fields of economic activity. Co-operatives require the services of "the very best" if they are to become efficient and achieve their objectives.

We consider that co-operatives should aim at becoming model employers. To use the words of the Central Government Pay Commission (the Das Commission) "Economy in these matters as is well recognised, is often short sighted and the employers enlightened self interest itself dictates provision of good working conditions and adoption of sound employment practices which give to the employee a sense of security and dignity". These are sound principles and co-operatives have much to gain and very little to lose in striving to attain such an ideal.

We recognise that in determining the wage or salary, a combination of social and economic considerations are appropriate. In fixing the scales of pay for different posts we have taken into consideration the standard of mental equipment and of personnel qualities required for an efficient discharge of the duties and responsibilities of the office or post.

The view of the fair wages committee is that an Industry which is incapable of paying a minimum wage related to the worker's needs, has no right to exist. To adopt such a view in the case of co-operatives would be suicidal. When it is seen that more than 52 percent of the co-operatives are working at a loss or make no profit the impracticability of such a view become patent. It would be a counsel of despair. Barring a small percentage of the larger units, co-operatives are the result of the attempts of weaker sections of society to come together and organise a co-operatives for their economic betterment. To equate all of them with other industries is totally unreasonable. In deciding upon the scales of pay for the employees, a very vital factor is the capacity of the institution to pay. There is a tendency to ignore this, but it should be resisted. To recommend scales of pay and other benefits, which are beyond the financial capacity of the societies would be to cripple these bodies and impede their growth. This should be avoided at all costs. We have endeavoured to so shape our recommendations as to foster a healthy growth of co-operatives and to provide reasonable scales of pay and service conditions to the employees.

We have provided efficiency bars as otherwise the efficient and good worker would be placed in the same position as a poor or indifferent worker and there would be no incentive to special effort and good morals.

It will be noticed that in some classes, we have provided scales of pay even to persons who have not passed the S.S.L.C. examination. This has been done as such institutions have already employed failed S.S.L.C. personnel and some sort of a scale has to be provided for them. But we are definitely opposed to such non-qualified personnel being employed by any society hereafter. This must be stopped completely.

One of our witnesses who possesses large administrative experience observed :

“ One important factor that contributes to the orderly growth and emergence of co-operatives as successful business organisations is the maintenance of a fairly progressive, efficient and well trained

staff. If the co-operatives, are therefore, to attract service personnel possessing the right skill, aptitude and ability, the pre-requisite is the existence of a well organised co-operative service with satisfactory service conditions and attractive pay scales."

Another co-operator of vast experience says :

"Co-operative development in this Country has reached a point that further break-through is not possible without improving managerial efficiency of the staff employed by co-operative institutions. A pre-requisite of that is that existing employment conditions of the staff of co-operative institutions is studied and suitable action is taken to ensure that co-operatives are able to attract the services of persons of requisite talents and attainments and further having employed them, they are able to retain them,"

We are in complete agreement with these views and our recommendations in the succeeding chapters are designed to attain the objectives set forth above.

CHAPTER V

CLASSIFICATION OF SOCIETIES AND SCALES OF PAY, ETC.

“Harmony is the sap of Life”

By our terms of reference, we are required to suggest a method for the classification or grouping of co-operative societies, according to their financial position, volume of business, etc.

During our enquiry, various suggestions were offered for classifying the societies. The following are those commonly offered.—

- (a) Area-wise classification, viz., Village societies, Taluka level societies, District level institutions, State level or Apex institutions ;
- (b) Classification according to different types, viz., credit societies, non-credit societies, Sale and Marketing Societies, Housing Societies, Industrial Societies, etc., etc.;
- (c) Classification according to their working capital ;
- (d) Classification according to their turn-over;
- (e) Classification according to the profits earned.

Due consideration was given to all these suggestions. The great disparity in the size and business volume of the various units from the primary to the Apex level and even in institutions in the same type or similar areas, make it impracticable to adopt any one single method of classification for our purpose viz., for recommending scales of pay. It was evident that the predominant factor in this would be the capacity of the institution to pay. Hence we have found it necessary to have as a basis the following factors :

- (a) Type of society — Credit or Non-Credit ;
- (b) Financial capacity to be determined on the basis of working capital or turnover.

Area-wise classification was found to be impracticable as it was noticed that even in this class and even in the same type of institutions, there were great variations, in size, working capital or turn-over. The other suggestions are included in the two basis adopted by us.

Technical personnel employed by cooperatives are not covered by our recommendations. The variations in the qualifications and pay of these employees are too many and are governed mainly by the law of supply and demand. Adequate data on this subject was not also available to the committee.

For the purpose of classification of co-operative societies and fixation of the scales of pay, we have broadly divided the societies into two groups viz., 'Credit' and 'Non-Credit' institutions.

Under the group 'Credit', all credit institutions such as State level credit institutions like the State Co-operative Apex Bank, the Central Land Mortgage Bank, the State Housing Corporation, the State Industrial Financing Bank, the District level Credit institutions like the District Central Banks, the District Industrial Banks and primaries, like Primary Agricultural Credit Co-operative Societies, Urban Banks, the Primary Land Mortgage Banks, the Primary Housing Societies, etc., are included

Under the group 'Non-Credit' institutions, the rest of the institutions like State level non-credit institutions such as the Apex Marketing Co-operative Society, the Apex Cotton, Silk and Woollen Hand Loom Weavers Cooperative Societies, the Primary Marketing Societies, Milk Supply Societies, Farming Societies, Agricultural Processing Societies, Consumers Stores, Weavers Societies, other Industrial Societies, Fisheries Societies, Supervising Unions, etc., are included.

With a view to fix up equitable scales of pay depending upon the financial resources and the capacity of the institutions to pay, we have further divided the societies of each type into 'A', 'B', 'C' etc.; on the basis of working capital or turn-over. The societies

coming under the group 'Credit' are divided on the basis of working capital and those under the group 'Non-Credit' are divided on the basis of turn-over.

The word 'Working Capital' means the paid-up share capital, reserve and other funds, deposits and borrowings of an institution.

The word 'Turn-over' generally means total sales only.

In the case of production societies such as Farming Cooperative Societies, the word 'Turn-over' means the total value of production.

In the case of Irrigation Societies, however the 'basis adopted' is total block capital investment made in the society.

In addition to the several types of societies for which we have recommended the scales of pay, there are a few other types of societies such as Sugar Cane Supply Societies, Cotton Ginning and Processing Societies, etc., apart from Co-operative Sugar Factories and Spinning Mills, for which we have not recommended any separate scales of pay. The Co-operative Sugar Factories and Spinning Mills however, do not come under the purview of the enquiry as the pay scales and wages of these are governed by the Sugar and Textile Wage Boards respectively. The Sugar Cane Supply Societies are, by and large, credit institutions and the pay scales recommended for primary agricultural credit societies may be made applicable to them. The Cotton Ginning and Processing Societies are very few in number and it is not necessary to recommend separate pay scales for them. The scales recommended for other processing societies may be made applicable for these societies also.

An important aspect to be considered is whether the adoption by cooperative societies of the scales of pay and other benefits which we recommend should be made compulsory or should be left to their good sense. It is natural for the employees to say that it should be made obligatory by the Cooperative Societies Act or Rules for all societies to fall in line and to give their employees the benefit of these recommendations.

But there is another side to this problem. It will be repetition to affirm that cooperatives are and should be autonomous bodies free to develop their activities suited to the best interests of their members, free to so shape their working methods as to ensure efficiency and maximum production, and free to recruit on their staff such persons who in their judgment will render efficient and loyal service. There is a very strong body of cooperators who hold the view that the State should not interfere in any manner whatsoever in this sphere and that the payment of reasonable salaries etc., to their staff should be left to the societies themselves. They have strongly urged that to place restrictions on the societies will be to hamstring their activities and to put them at disadvantage in competing with private concerns. They pointed out that business cooperatives were not monopolist concerns and have to face keen and sometimes unhealthy competition from private parties who employ only such staff as they can afford and even do well with staff not having university qualifications. They pointed out, that already there is government control, direction and interference not only in the shaping of the general policy but even in the day to day administration. A seasoned co-operator and legislator asked in a tone of agony, "Does government dictate to private business as to how they are to be run and whom they should employ? Do they fix their scales of pay etc? Why then in the name of fair play can they not leave us alone? How do government expect us to compete successfully with private enterprises with all sorts of restrictions on our powers and activities? Even the existing restrictions weigh heavily upon us and many institutions are unable to function and may have to be closed down unless the State subsidises them heavily. But there is a limit even to state assistance and if extended unduly it is demoralising". He further added that the State could not and should not attempt to regulate everything. He produced impressive figures in support of his views. A great deal of truth and commonsense underlie these views.

All the same, we are sure that enlightened cooperators do realise and will realise that the number of persons employed by cooperatives is rapidly increasing and that it is in the interest of the societies themselves to have an adequately paid, qualified and trained personnel to run their institution; that in these days when managerial

efficiency is one of the prime conditions for the successful running of business concerns, it is futile to rely upon ill-equipped, ill-paid, and discontented staff. It has been noted by prominent co-operators and administrators, that one of the main reasons for the failure of the co-operatives to achieve the objects expected of them is the poor quality of the staff employed by them. To shut ones eyes to this aspect will be to court disaster. We find that in a vast majority of co-operatives the employees are poorly qualified and poorly paid. This problem is a serious one and brooks of no delay in its solution.

This being the case we feel that certain standards of qualifications and emoluments must be devised for the guidance of the co-operatives. This we have endeavoured to do. The scales of pay, etc., recommended by us are what we hold to be "reasonable under the present circumstances". Knowing the co-operators in this State as we do, we have every confidence that co-operatives will strain every nerve to reach the standards set forth by us. The movement is gaining ground rapidly and the earning capacity of the co-operatives is also increasing. There should not be any difficulty for well managed co-operatives, with enlightened managements, to adopt these scales of remuneration. It may be that marginal institutions may take a little more time to attain these standards. That is inevitable. We repeat once again that these scales are not the maximum ones. There are institutions in our State who are able to offer even better conditions of service and thereby attract men with higher qualifications and abilities. They are free to do so. No restrictions should be placed on this. On the other hand, they should be encouraged to progressively better the emoluments and prospects of their employees and to set the pace not only to the State but even to private enterprise. We have said in our earlier chapter that co-operatives should strive to become model employers.

As regards the weaker elements in the co-operatives, who are absolutely anaemic financially and administratively and who will not be able to adopt the new scales of pay, even in a couple of years, we are making separate recommendation in a later chapter.

The employees also have an important part to play in bettering their emoluments and prospects. It has been rightly observed that "upgrading pay scales will have to be accompanied by upgrading the ability of personnel to perform". We have made some suggestions, for upgrading the quality of co-operative personnel. There is undoubtedly a strong case for improving the prospects and emoluments of co-operative employees. It is only well managed and prosperous societies that can afford to pay high emoluments. The employees can do a great deal in this matter by giving the fullest co-operation to the management and even excelling themselves in the service of the institution from whom they derive their nourishment. "First deserve, then desire" says an old adage. We have seen institutions which have prospered wonderfully because of the devotion and missionary zeal of their secretaries and consequent oneness of purpose between them and the management.

During the course of our enquiry, we heard stray complaints of nepotism, corruption, victimisation and hard-hearted treatment of their employees by the managements. On examination, these were found to be very, very few in number and were the exceptions rather than the rule. On the other hand the managements all over the State were unanimous that the emoluments and conditions of service should be bettered and brought to the level of at least State Government employees.

Therefore we strongly urge the employees not to harbour feelings of animosity towards the management and not to develop a Trade Union mentality. The introduction of disharmony and strife, in the co-operatives will be disastrous to both the sections—the employee and employers. Let the employees therefore learn to trust the managements and strive to obtain better standards by persuasion. Honest and hard work accompanied by unflinching loyalty to the institution will pay rich dividends. To be fair to the employees' representatives we were assured that the employees do not harbour any such views and that Trade Union activities are not contemplated by them.

We have observed above that the scales of pay recommended by us are reasonable under the circumstances. We have also laid down that institutions financially strong and able to pay more, should pay

more and should even be encouraged to do so. Where the existing scales are more than those recommended by us, they should not be lowered in any case whatsoever. The intention and policy should be that there must be a progressive improvement in the emoluments of the employees, commensurate with the paying capacity of the institution. We would like to make it clear that we are not required to consider each individual case separately and to recommend fair scales of pay for each institution. We are only asked to classify the societies on the basis of their paying capacity and to recommend reasonable scales of pay. This we have done.

We have every confidence that societies will readily accept our recommendations and implement them rapidly. We therefore suggest that there should be no legislative or departmental compulsion in this matter. The department can of course always find opportunities to exert a little pressure and persuasion in inducing the co-operatives to be generous to their employees.

If even the managements and employees of co-operatives cannot develop a spirit of genuine cooperation between themselves, it is idle to expect any real or lasting progress of the co-operative movement in the country.

All restrictions contained in the Co-operative Societies Act of 1959 or in the Rules, restricting the discretion of co-operatives, in fixing the strength of their staff or the emoluments should go.

The pay of the present employees, in the recommended scale should be fixed at a stage next above his present pay. But those who have already completed 15 years of service should be given two additional increments. Those who have completed 25 years of service should be given three increments extra. For those who have completed 5 years of service one additional increment should be given.

The qualifications laid down by us for various posts shall not apply to those who are already in service.

Posts common to all institutions

(1) Typists and Stenographers will be recruited in the clerical scales only hereafter. Their emoluments will be regulated as under :

Typist: Pay scale of a Second Division Clerk plus Special pay of Rs. 10 p.m.

Qualification: S.S.L.C. with Senior Typewriting or Junior Typewriting and Junior Shorthand.

Stenographer: Pay scale of a Second Division Clerk plus Special (Junior) Pay of Rs. 20 p.m.

Qualification: S.S.L.C. with Senior Typewriting and Junior Shorthand.

Stenographer: Pay scale of a First Division Clerk plus Special Pay (Senior) of Rs. 30 p.m.

Qualification: S.S.L.C. with Senior Typewriting and Senior Shorthand.

As regards recruitment to grades higher than Second Division Clerks, we recommend that 50 percent should be by direct recruitment and 50 percent by promotion from the lower grade. This will be possible where the posts available in any particular grade lend themselves to such division and reservation.

The scales of pay recommended and qualifications prescribed for various posts are given below:



STATE LEVEL CREDIT INSTITUTIONS

A class-working capital exceeding 10 crores.
B class-working capital between 5 and 10 crores.
C class-working capital below 5 Crores.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED		
			"A" Class	"B" Class	"C" Class
1	2	3	4	5	6
Grade 1.	Secretary or Manager or the highest executive Officer of the institution.	M.A., M.Com. possessing Accountancy or banking qualification like GDA, CAIIB and with experience in banking concern for at least five years.	900-40-1100-EB 50-1300	700-40-900-EB -50-1200	300-25-550-EB -30-700
„ 2.	Administrative Officer/Executive Officer/Dy. Secretary or Manager and next in rank to the highest executive of the institution.	Graduates possessing Accountancy or banking qualification like GDA, CAIIB with experience in a banking concern for at least 3 years.	300-25-550-EB- 30-700	300-25-550-EB -30-700	220-10-320-EB -15-440
„ 3.	Chief Accountant/Asst. Secretaries or Asst. Manager, Supts. Grade I	Graduates possessing Accountancy and banking qualifications like GDA, CAIIB.	250-20-350-EB- 25-500	250-20-350-EB -25-500	180-10-270-EB -15-360
„ 4.	Accountants/Legal Assistants/Inspecting Asst./Agrl. Technicians.	Graduates possessing Accountancy and banking qualifications. For Legal Assistants-Law Graduates. For Agrl. Technicians-Agrl. Graduates.	220-10-320-EB- 15-440	220-10-320-EB 15-440	150-8-190-EB -10-320

STATE LEVEL CREDIT INSTITUTIONS

1	2	3	4	5	6
Grade 5.	Asst. Accountants/Supts. Grade II/Bank Inspectors and Cashiers.	Graduates with knowledge of Accountancy and banking.	150-8-190-10-260-EB-15-350	150-8-190-EB-10-320	130-5-150-8-190-EB-10-270
„ 6.	1st Dn. Clerks/Sr. Clerks/Internal Auditors.	Graduates.	120-5-150-8-190-EB-10-250	120-5-150-8-190-EB-10-250	120-5-150-8-190-EB-10-250
„ 7.	2nd Dn. Clerks and Assistant Cashiers.	S.S.L.C. with Co-operative Training.	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180
„ 8.	3rd Division Clerks	S.S.L.C. failed or having read upto VIIIth standard.	70-2-90-EB-3-120	70-2-90-EB-3-120	70-2-90-EB-3-120
„ 9.	Attenders, Bill Collectors, Daffedars, Dafterbunds and Mutchies.	Passed in L.S. or M. S. or Mulki Examination.	60-2-90	60-2-90	60-2-90
„ 10	Peons, Watchmen, Cycle orderlies and Ghoorkhas.		55-1-65	55-1-65	55-1-65

STATE LEVEL NON-CREDIT INSTITUTIONS :

A class-Turnover exceeding 1 crore.

B class-Turnover between 50 lakhs and 1 crore.

C class-Turnover below 50 lakhs.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED		
			"A" Class	"B" Class	"C" Class
1	2	3	4	5	6
Grade 1.	General Manager/Secretary or Manager or highest executive officer of the institution.	M.A., M.Com., possessing Accountancy and banking qualifications like GDA, CAIIB with experience in a business concern for at least 5 years.	900-40-1100-EB -50-1300	700-40-900-EB -50-1200	300-25-550-EB -30-700
„ 2.	Assistant Secretary or Secretaries or Assistant Managers/Business Managers/Sales Managers or Organisers Grade 1 who are next in rank to the highest executive officer of the institution.	Graduates possessing accountancy and banking qualifications & possessing experience in a business concern for at least 3 years.	300-25-550-EB -30-700	250-20-350-EB -25-500	250-20-350-EB -25-500
„ 3.	Chief Accountant/Office Manager, Addl. Textile Supt./Chief Stores Manager/Dyeing Master.	Graduates possessing accountancy and banking qualification. For Addl. Textile Supt., Chief Stores Manager & Dyeing Masters- B.Sc. (Textile) Degree.	250-20-350-EB -25-500	220-10-320-EB -15-440	180-10-270-EB -15-360

STATE LEVEL NON-CREDIT INSTITUTIONS

1	2	3	4	5	6
Grade 4.	Sales Supt., Godown Supts., Godown Officers/Marketing officers/Regional Marketing Officers/Supts/Acctts., Production Organisers, Sales Managers or Organisers Grade 2./Asst. Business Managers/Asst. Sales Organisers /Dist. Weaving Supervisers / Cashiers (Sr.)	Graduates possessing B.A., B.Com., or B.Sc. (Textiles) qualifications.	150-8-190-10-260-EB-15-350	150-8-190-EB-10-320	130-5-150-8-190-EB-10-270
„ 5.	1st Dn. clerks/A grade clerk/Sr. clerks/Acctts. Clerks/Acctts. 2nd grade/Personal Assistants/Cashiers (Jr.) or Asst. Cashiers/Internal Auditors/Sr. Auditors/Inspectors of Weavers Societies and Depots.	Graduates of a recognised University.	120-5-150-8-190-EB-10-250	120-5-150-8-190-EB-10-250	120-5-150-8-190-EB-10-250
„ 6.	2nd Dn. Clerks/Salesman/B grade clerks / Stores keepers / Acctts. (Central Depot.) Assistant Sales Managers in Depot, Sales clerks.	S.S.L.C with Co-operative Training.	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180
„ 7.	3rd Dn. Clerks/Drivers/Assistat Store keepers and Assistant Designers	S.S L.C. failed or having read upto VIIIth standards.	70-2-90-EB-3-120	70-2-90-EB-3-120	70-2-90-EB-3-120
„ 8.	Attenders/Sales Attenders/Sales Assistants/Dafedars, Naiks and Cleaners.	Passed in L. S. or M. S. or Mulki Examination.	60-2-90	60-2-90	60-2-90
„ 9.	Peons / Watchmen / Cycle Order lies/Ghoorkhas.		55-1-65	55-1-65	55-1-65

DISTRICT CENTRAL CO-OPERATIVE BANKS

A class-working capital exceeding 3 crores.
 B class-working capital between 1 and 3 crores.
 C class-working capital below 1 Crore.

Class or Grade of Post	Categories of post that fall under the Grade	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED		
			"A" Class	"B" Class	"C" Class
1	2	3	4	5	6
Grade 1.	Secretary or Manager or the highest executive Officer of the institution.	Graduates possessing Accountancy or banking qualifications like GDA, CAIIB and with an experience of having worked in a banking concern for at least five years.	450-30-660-EB-40-900	300-25-350-EB-30-700	250-20-350-EB-25-500
" 2.	Asst. Secretary/Asst. Manager/Admn. Officer or Executive Officer /Sr. Inspector who are next higher in rank to the highest executive officer of the institution.	Graduates possessing Accountancy or banking qualification like GDA, CAIIB and with an experience of having worked in a banking concern for at least 3 years.	300-25-350-EB-30-700	250-20-350-EB-25-500	220-10-320-EB-15-440
" 3.	Chief Accountant/Hd. Acctt., Acctt. (H.O.), Assistant Admn. Officer/Office Suptd., Manager or Agent of Big branches / Internal Auditor/Hd. Case worker/Case worker.	Graduates possessing Accountancy or banking qualifications like GDA & ACIIB. For Hd case worker and case worker-Law Graduates.	220-10-320-EB-15-440	180-10-270-EB-15-360	150-8-190-EB-10-320

DISTRICT CENTRAL CO-OPERATIVE BANKS

1	2	3	4	5	6
Grade 4.	Accountant/Touring Acctt., Asst. Sr. Inspector/Manager in Upper Gr./Dy. Manager for Weavers Cs./Legal Asst.	Graduates possessing knowledge of Accountancy & Banking. For Legal Asst./Law Graduates.	180-10-270- EB-15-360	150-8-190-EB- 10-320	130-5-150-8- 190-EB-10-270
„ 5.	1 Gr. Branch Secretaries/Managers or Agents/1 Gr. Bank Inspectors/Asst. Acctts./Sr. Bank Managers/Manager for branches/Dist. Supervisors/Jr. caseworkers/Hd. clerks of sections. Audit Asst./Sr. Supervisors/Recovery officers/Supt. Loan Section/Chief Supervisor/Inspecting Officer/Jr. Office Supt./Sr. Inspectors.	Graduates possessing knowledge of Accountancy and Banking.	150-8-190- EB-10-270	130-5-150-8- 190-EB-10-270	120-5-150-8- 190-EB-10-250
„ 6.	1 Dn. or Sr. Gr. Clerks or Hd. Clerks, 2nd. Grade Secretaries/Managers or Agents/2nd Grade Bank Inspectors/Sr. or Hd. Cashiers or Cashiers of HO. Sr. Godwon Inspectors/Inspectors or Spl. Inspectors/2nd grade Travelling Accountants/Godown Supervisors.	Graduates.	120-5-150-8- 190-EB-10-250	120-5-150-8- 190-EB-10-250	120-5-150-8- 190-EB-10-250

DISTRICT CO-OPERATIVE CENTRAL BANKS

1	2	3	4	5	6
Grade 7.	2nd Dn. Clerks/Clearing House Clerks/Jr. Clerks/Record Keepers/Assistant Cashiers/Br. Cashiers/Br. Accountants/Inspectors Jr./Supervisors or Agents 2nd grade/Asst. Case Workers/Statisticians/Admn. Assistants.	S.S.L.C. with Co-operative Training.	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180
„ 8.	3rd Dn. clerks/non-qualified clerks/Drivers.	S.S.L.C. failed or having read upto VIIIth Standard.	70-2-90-EB-3-120	70-2-90-EB-3-120	70-2-90-EB-3-120
„ 9.	Attenders/Daffedars/Naiks	Passed in L.S. or M.S. or Mulki Examination.	60-2-90	60-2-90	60-2-90
„ 10.	Peons/Watchmen/Mali/Br. Peons/Chowkidars/Ghoorkhas.		55-1-65	55-1-65	55-1-65

A class-working capital exceeding 10 lakhs.
B class-working capital exceeding 5 lakhs but below 10 lakhs.
C class-working capital below 5 lakhs.

DISTRICT INDUSTRIAL CO-OPERATIVE BANKS

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED		
			"A" Class	"B" Class	"C" Class
1	2	3	4	5	6
Grade 1.	Secretary/Manager or the highest executive officer of the institution.	Graduates possessing Accountancy or banking qualifications like GDA, CAIIB and with experience in a banking concern for at least 3 years.	300-25-550-EB-30-700	250-20-350-EB-25-500	150-8-190-EB-10-320
„ 2.	Accountants/Inspectors, Branch Managers.	Graduates possessing Accountancy and banking qualification.	150-8-190-EB-10-320	130-5-150-8-190-EB-10-270	120-5-150-8-190-EB-10-250
„ 3.	1 Dn. Clerks/Sr. Clerks.	Graduates.	120-5-150-8-190-EB-10-250	120-5-150-8-190-EB-10-250	
„ 4.	2nd Dn. clerks/Jr. clerks and Cashiers.	SSLC. with co-operative training.	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180
„ 5.	3rd Dn. clerks.	SSLC. failed or having read upto 8th standard.	70-2-90-EB-3-120		
„ 6.	Attenders/Bill Collectors.	L.S. or M.S. or Mulki Examination.	60-2-90		
„ 7.	Peons/Watchmen.		55-1-65	55-1-65	55-1-65

PRIMARY MARKETING & PROCESSING CO-OPERATIVE SOCIETIES

A Class—turnover above 50 lakhs.
 B Class— „ between 25 and 50 lakhs.
 C Class— „ between 10 and 25 lakhs.
 D Class— „ between 1 and 10 lakhs.
 E Class— „ below 1 lakh

Class or Grade of Post	Categories of post that fall under the Grade	Minimum qualification required for direct recruitment	• PAY SCALES PROPOSED				
			“A” Class	“B” Class	“C” Class	“D” Class	“E” Class
1	2	3	4	5	6	7	8
Grade 1.	Secretary / Manager / or the highest executive officer of the institution.	Graduates possessing Accountancy & banking qualifications like GDA and CAIIB with experience of having worked in a business concern for at least 5 years.	300-25-550-EB-30-700	250-20-350-EB-25-500	220-10-320-EB-15-440	150-8-190EB-10-320	120-5-150-3-190-EB-10-250
„ 2.	Asst. Secretary/Joint Secretary/Asst. Manager & next in rank to the highest executive officer of the institution.	Class A. B. C. D-Graduates with knowledge in Accountancy banking and Coopn. with experience of having worked in a business concern for at least 3 years. Class E-with Co-operative training.	250-20-350-EB-25-500	220-10-320-EB-15-440	150-8-190-EB-10-320	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180
„ 3.	Accountant/Cashier (HO) Sr. Store Keepers/Sr. Salesman/Sectional Heads / Sectional Managers/Office Managers.	Class A.B. C-Graduates with knowledge in Accountancy, banking and Coopn. Class D. E-SSLC with coop. training.	220-10-320-EB-15-440	150-8-190-EB-10-320	120 5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180

PRIMARY MARKETING & PROCESSING CO-OPERATIVE SOCIETIES

1	2	3	4	5	6	7	8
Grade 4.	1 Dn. clerks/Sr. clerks inspectors/Chemists.	Graduates.	120-5-150-8- 190-EB-10- 250	120-5-150-8- 190-EB-10- 250			
„	5. 2nd Divison Clerks/Salesman Accounts Clerks / Cashiers Supervisors/Branch Managers Shroffs / Asst. Store keepers/ Paddy Assts, Record Keepers/ Paddy Supervisors.	S.S.L.C. with Co-operative training.	90-4-110-5- 150-EB-6- 180	90-4-110-5- 150-EB-6- 180	90-4-110-5- 150-EB-6- 180	90-4-110-5- 150-EB-6- 180	90-4-110-5- 150-EB-6- 180
„	6. 3rd Dn. clerks/Jr. clerks Mill Drivers / Mill Assistants/ Foreman / Lorry Drivers, Bill Collectors/Machanic.	S.S.L.C. failed or having read 8th Standard.	70-2-90-EB- 3-120	70-2-90-EB- 3-120	70-2-90-EB- -3-120	70-2-90-EB- -3-120	70-2-90-EB- -3-120
„	7. Attenders / Mill Cleaners/Go-down Attenders/Head Hamalies / Conductors / Boilermen / Cleaners.	Passed in L.S. or M. S. or Mulki Examination.	60-2-90	60-2-90	60-2-90	60-2-90	60-2-90
„	8. Peons/Watchmen / Weighmen/ Cycle orderlies / Hamalies / Ghoorkas/Measurers.		55-1-65	55-1-65	55-1-65	55-1-65	55-1-65

URBAN CO-OPERATIVE BANKS:

- A Class—working capital above 10 lakhs.
 B Class— „ capital between 5 to 10 lakhs.
 C Class— „ capital between 1 to 5 lakhs.
 D Class— „ capital below 1 lakh.

Class or Grade of Post	Categories of post that fall under the Grade	Minimum qualification required for direct recruitment	PAY SCALES PROPOSED			
			"A" Class	"B" Class	"C" Class	"D" Class
1	2	3	4	5	6	7
Grade 1.	Secretary or Manager or the highest executive officer of the Institution.	Graduates possessing Accountancy or banking qualification like GDA, CAIIB with experience of having worked in a banking concern for at least 3 years.	250-20-350- EB-25-500-	220-10-320- EB-15-440	180-10-250- EB-15-360	150-8-190- EB-10-320
„ 2.	Accountants/Asst. Secretaries or Asst. Managers.	Graduates possessing Accountancy or banking qualification like GDA and CAIIB.	220-10-320- EB-15-440-	180-10-270- EB-15-360	150-8-190- EB-10-320	120-5-150- 8-190-EB- 10-250
„ 3.	Hd. clerks/1 Dn. clerks/A gr. Clerks or Sr. clerks / Chief Cashiers or Casheirs (HO), Sectional Supervisor / Supervisor / Appraiser / Godown Inspectors.	Graduates.	120-5-150- 8-190-EB- 10-250	120-5-150- 8-190-EB- 10-250	120-5-150- 8-190-EB- 10-250	120-5-150-8 -190-EB-10 -250

URBAN CO-OPERATIVE BANKS :

1	2	3	4	5	6	7
Grade 4.	Clerks/B. gr. clerks/Jr. clerks/ Clerk-cum-cashier, Cashier Assistant Cashier/Despatching Clerks/Chief Audit Clerk/Sales man / Record Keeper / Ledger Clerks/D.D. clerks/Asst. Sales Manger/Office Asst./Collection clerks/Jr. Day deposit clerks/ Internal Auditors.	S. S. L. C. with Co-operative training.	90-4-110-5- 150-EB- 6-180	90-4-110-5- 150-EB- 6-180	90-4-110-5- 150-EB- 6-180	90-4-110-5- 150-EB-6- 180
„ 5.	3rd. Divison clerks / Clerical Attender / Despatching clerks/ Pigmy collectors	S.S.L.C. failed or having read upto 8th Standard..	70-2-90- EB-3-120	70-2-90- EB-3-120	70-2-90- EB-3-120	70-2-90- EB-3-120
„ 6.	Attenders/office boys, Dafedars /Naiks.	Passed L.S. or M.S. or Mulki Examination.	60-2-90	60-2-90	60-2-90	60-2-90
„ 7.	Peons / W a t c h m e n / Mali / Chowkidars/Ghoorkhas.		55-1-65	55-1-65	55-1-65	55-1-65

PRIMARY AGRICULTURAL CREDIT SOCIETIES:

A class-working capital above 10 lakhs.

B class- „ between 5 and 10 lakhs.

C class- „ between 3 and 5 lakhs.

D class- „ between 1 and 3 lakhs.

E class- „ below one lakh.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED				
			“A” Class	“B” Class	“C” Class	“D” Class	“E” Class
1	2	3	4	5	6	7	8
Grade 1.	Secretary / Manager or the highest executive officer of the Institution.	Class A. B. & C-Graduates „ D-SSLC with Co-operative training. „ E-SSLC failed or having read upto 8th Standard.	150-8-190-EB-10-320	130-5-150-8-190-EB-10-270	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	70-2-90-EB-3-120
„ 2.	Asst. Secretary/Asst. Manager/ Clerks / Salesman, Salesman-cum-clerk.	Class A. B. & C.-SSLC with co-operative training.	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180		
„ 3.	Junior Attenders/Peons and Watchmen.		55-1-65	55-1-65	55-1-65	55-1-65	55-1-65

PRIMARY LAND MORTGAGE BANKS :

A class-working capital exceeding 10 lakhs.
 B class-working capital between 5 and 10 lakhs.
 C class-working capital between 1 and 5 lakhs.
 D class-working capital below 1 lakh.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED			
			"A" Class	"B" Class	"C" Class	"D" Class
1	2	3	4	5	6	7
Grade 1.	Secretary / Manger or the highest executive officer of the institution.	Class A. B. & C-Graduates with knowledge in Accountancy, Co-operation and Banking. For Class D-S. S. L. C. with co-operative training.	220-10-320-EB--15-440	150-8-190-EB-10-320	120-5-150-8-190-EB-10-250	90-4 110-5-150-EB-6-180
„ 2.	Accountants/Asst. Secretaries/Asst. Managers/1 Dn. clerks/Hd. Clerks/Sr. clerks/Cashiers.	Class A & B-Graduates with knowledge in Accountancy & Banking. For Class C & D-S.S.L.C. with coop. training.	150-8-190-EB-10-320	120 5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180
„ 3.	Clerks / Cashiers / Accounts clerks/Supervisors/Clerks-cum-supervisors.	Class A.B.C and D-S.S.L.C. with co-operative traing.	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180
„ 4.	3rd Division clerks/non-matric clerks/non-matric supervisors.	S.S.L.C. failed or having read upto 8th standard.	70-2-90-EB-3-120	70-2-90-EB-3-120	70-2-90-EB-3-120	70-2-90-EB-3-120
„ 5.	Daffedars/Naiks.	Passed L.S. or M.S. or Mulki Examination.	60-2-90	60-2-90	60-2-90	60-2-90
„ 6.	Peons/Watchmen.		55-1-65	55-1-65	55-1-65	55-1-65

HOUSE BUILDING CO-OPERATIVE SOCIETIES :

A class-working capital above 10 lakhs.

B class-working capital between 5 and 10 lakhs.

C class-working capital between 1 and 5 lakhs.

D class-working capital below 1 lakh.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED			
			"A" Class	"B" Class	"C" Class	"D" Class
1	2	3	4	5	6	7
Grade 1	Secretary / Manager or the highest executive officer of the institution.	Class A.B. & C-Graduates with knowledge in Accountancy and Coopn. & banking. Class D-S.S.L.C. with Co-operative training.	220-10-320-EB-15-440	150-8-190-EB-10-320	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180
„ 2	Accountants/Asst.Secretary or Asst. Managers/ 1 Dn. clerks/ Head Clerks/Senior Clerks/ Cashiers of HO.	For Class A and B-Graduates with knowledge in Accounts, Coopn. & banking. For Class C and D. - S. S. L. C. with Co-operative training.	150-8-190-EB-10-320	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180
„ 3	Clerks / Cashiers / Accounts clerks/ Personal Assistant to President.	S.S.L.C. with Co-operative training.	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180
„ 4	3rd Gr. clerks / non - matric clerks.	S.S.L.C. failed or having read upto 8th standrad.	70-2-90-EB-3-120	70-2-90-EB-3-120	70-2-90-EB-3-120	70-2-90-EB-3-120
„ 5	Attenders / Attenders - cum-Watchmen/Office boys / daffedars and Naiks.	Passed L.S. or M.S. or Mulki Examination.	60-2-90	60-2-90	60-2-90	60-2-90
„ 6	Peons/Watchmen/Mali/Chowkidars/Ghoorkhas.		55-1-65	55-1-65	55-1-65	55-1-65

Non-Agricultural Credit Co-operative Societies
(Salary Earners' Co-operative Societies)

A class-working capital above 10 lakhs.
B class- " capital between 5 and 10 lakhs.
C class- " capital between 1 and 5 lakhs.
D class- " capital below 1 lakh.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED			
			"A" Class	"B" Class	"C" Class	"D" Class
1	2	3	4	5	6	7
Grade 1.	Secretary or Manager or the highest executive officer of the institution.	Class A. B. & C.-Graduates with knowledge of accounts, banking and co-operation. For Class D-S. S. L. C. with co-operative training.	180-10-270- EB-15-360-	150-8-190EB -10-320	120-5-150-8- 190-EB-10-250	90-4-110-5- 150-EB-6-180
" 2.	Asst. Secretary or Assistant Manager.	Class A and B-Graduates with knowledge in accounts, banking and coopn. For Class C & D-S.S.L.C with coop. training.	130-5-150-8- 190-EB-10-270	120-5-150-8- 190-EB-10-250	90-4-110-5- 150-EB-6-180	
" 3.	1st. Dn. clerks/Sr. clerks or upper Dn. clerks.	Graduates.	120-5-150-8- 190-EB-10-250	120-5-150-8- 190-EB-10-250		
" 4.	2nd. Dn. clerks/Jr. clerks or Lower Dn. clerks & Salesman.	S. S. L. C. with co-operative training.	90-4-110-5- 150-EB-6-180	90-4-110-5- 150-EB-6-180	90-4-110-5- 150-EB-6-180	
" 5.	3rd Division clerks.	SSLC. failed or having read upto 8th standard.	70-2-90- EB-3-120	70-2-90- EB-3-120	70-2-90- EB-3-120	70-2-90 EB-3-120
" 6.	Attenders.	Passed L.S. or M. S. or Mulki Examination.	60-2-90	60-2-90	60-2-90	60-2-90
" 7.	Peons and watchmen.		55-1-65	55-1-65	55-1-65	55-1-65

**Other Agricultural Non-credit
Co operative Societies :**

A class-working capital above 5 lakhs.
B class- " " between 3 and 5 lakhs.
C class- " " between 1 and 3 lakhs.
D class- " " below 1 lakh.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED			
			"A" Class	"B" Class	"C" Class	"D" Class
1	2	3	4	5	6	7
Grade 1.	Secretary / Manager or the highest executive officer of the institution.	Class A and B-Graduates ,, C-S.S.L.C. with Coop. training. ,, D-S. S. L. C. failed or having read upto 8th Standard.	130-5-150-8- 190-EB-10-270	120-5-150-8- 190-EB-10-250	90-4-110-5- 150-EB-6-180	70-2-90-EB- 3-120
,, 2.	Asst. Secretary/Clerks, Sales- man-cum-clerks/Salesman.	Class A & B-S.S.L.C & Coop. training ,, C-S. S. L. C. failed or studied upto 8th Standard.	90-4-110-5- 150-EB-6-180	90-4-110-5- 150-EB-6-180	70-2-90-EB- 3-120	
,, 3.	Peons/Watchmen.		55-1-65	55-1-65	55-1-65	55-1-65

**Non-Agricultural Non-credit
Co-operative Societies :**

A class-working capital above 5 lakhs.
B class- ,, ,, between 3 and 5 lakhs.
C class- ,, ,, between 1 and 3 lakhs.
D class- ,, ,, below 1 lakh.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED			
			"A" Class	"B" Class	"C" Class	"D" Class
1	2	3	4	5	6	7
Grade 1.	Secretary / Manager or the highest executive officer of the institution.	Class A & B-Graduates ,, C-S.S.L.C. with Coop. training. ,, D-S. S. L. C failed or having read upto 8th standard.	130-5-150-8- 190-EB-10- 270	120-5-150-8- 190-EB-10- 250	90-4-110-5- 150-EB-6- 180	70-2-90-EB- 3-120
,, 2.	Asst. Secretary/Clerks/Sales- man-cum-clerks/Salesman.	Class A & B-S. S. L. C. with Coop. training. ,, C-S. S. L. C. failed or having read upto 8th standrad.	90-4-110-5- 150-EB-6-180	90-4-110-5- 150-EB-6-180	70-2-90-EB- 3-120	
,, 3.	Peons/Watchmen.		55-1-65	55-1-65	55-1-65	55-1-65

CONSUMERS CO-OPERATIVE SOCIETIES :

A class- Turnover above 25 lakhs.
 B class- „ between 10 and 25 lakhs.
 C class- „ between 5 and 10 lakhs.
 D class- „ between 1 and 5 lakhs.
 E class- „ below one lakh.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED				
			“A” Class	“B” Class	“C” Class	“D” Class	“E” Class
1	2	3	4	5	6	7	8
Grade 1.	Secretary / Manager or the highest executive officer of the institution.	Graduates with Knowledge in Accounts, banking & with an experience in business concern for at least three years.	250-20-350-EB-25-500	220-10-320-EB-15-440	180-10-270-EB-15-360	150-8-190-EB-10-320	120-5-150-8-190-EB-10-250
„ 2.	Accountants/Asst. Secretaries/ Assistant Managers.	Class A.B.C and D-Graduates with knowledge in Accountancy, Banking and Co-opn. and for Class E-S.S.L.C with Co-operative Training.	220-10-320-EB-15-440	180-10-270-EB-15-360	150-8-190-EB-10-320	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180
„ 3.	1st Dn. Clerks/Senior clerks, Internal Auditors/Bank Supt./Hd. Cashiers/Hd. Store Keepers/Sales Representatives.	Graduates.	120-5-150-8-190-EB-10-250	120-5-150-8-190-EB-10-250	120-5-150-8-190-EB-10-250		

CONSUMER CO-OPERATIVE SOCIETIES :

1	2	3	4	5	6	7	8
Grade 4.	2nd Dn. Clerks / Salesman, Sales clerks/Cashiers/Accounts clerks/Ledger clerks/ Godown clerks/purchase clerks / Asst. Auditors/Asst. Accountants.	S.S.L.C with Co-operative Training.	90-4-110-5- 150-EB-6- 180	90-4-110-5- 150-EB-6- 180	90-4-110-5- 150-EB-6- 180	90-4-110-5- 150-EB-6- 180	90-4-110-5- 150-EB-6- 180
„ 5.	3rd Dn. clerks/Jr. Salesman, Record Keepers/Drivers.	S.S.L.C. failed or having read upto VIIIth standard.	70-2-90- EB-3-120	70-2-90- EB-3-120	70-2-90-EB -3-120	70-2-90- EB-3-120	70-2-90- EB-3-120
„ 6.	Attenders/Sales Asst./Cleaners.	Passed in L. S. or M. S. or Mulki Examination.	60-2-90	60-2-90	60-2-90	60-2-90	60-2-90
„ 7.	Peons/ Watchman/ Weighmen/ Measurers / Packers/ Hamali, Ghoorkhas.	„	55-1-65	55-1-65	55-1-65	55-1-65	55-1-65

PRIMARY WEAVERS CO-OPERATIVE SOCIETIES:

A class-Turnover exceeding 3 lakhs.
 B class-Turnover between 1 and 3 lakhs.
 C class-Turnover between 25,000 and 1 lakh.
 D class-Turnover below 25,000.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED			
			"A" Class	"B" Class	"C" Class	"D" Class
1	2	3	4	5	6	7
Grade 1.	Secretary or Manager or the highest executive officer of the Institution.	Class A&B-graduates. Class C-S.S.L.C. with Co-op. Training. Class D-S.S.L.C. failed or having read upto VIII standard.	150-8-190-EB-10-320	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	70-2-90-EB-3-120
„ 2.	Accountants/clerks /Salesman.	Class A-Graduates. „ B-S.S.L.C. with Co-op. Training. Class C-S. S. L. C. failed or having read upto VIIIth Standard.	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	70-2-90-EB-3-120	
„ 3.	2nd Dn. Clerks	S. S. L. C. with Co-operative Training.	90-4-110-5-150-EB-6-180			
„ 4.	Peons-cum-Attenders/ Watchmen.		55-1-65	55-1-65	55-1-65	55-1-65

OTHER INDUSTRIAL CO-OPERATIVE SOCIETIES :

- A Class—Turnover exceeding 10 lakhs.
 B Class— „ between 1 to 10 lakhs.
 C Class— „ between 50,000 to 1 lakh.
 D Class— „ between 25,000 and 50,000
 E Class— „ below 25,000.

Class or Grade of Post	Categories of post that fall under the Grade	Minimum qualification required for direct recruitment	PAY SCALES PROPOSED				
			“A” Class	“B” Class	“C” Class	“D” Class	“E” Class
1	2	3	4	5	6	7	8
Grade 1.	Secretary / Manager or the highest executive officer of the institution.	Class A.B.C-Graduates. Class D-S.S.L.C. with Co-op. Training. Class E-S.S.L.C.failed or having read upto VII standard	220-10-320-EB-15-440	150-8-190-EB-10-320	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	70-2-90-EB-3-120
„ 2.	Accountants	Class A.B-Graduates. Class C-S.S.L.C. with Co-operative Training. Class D-S.S.L.C. failed or read upto VII Standard.	150-8-190-EB-10-320	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	70-2-90-EB-3-120	
„ 3.	1 Dn. Clerks/Sr. Clerks/Asst. Accountants.	Graduates.	120 5-150-8-190-EB-10-250				
„ 4.	2nd Dn. Clerks/ Supervisors/ Sales Managers / Salesman/ Cashiers / work Inspectors / work Agents/Correspondents/ Godown Keepers.	S. S. L. C. with Co-operative Training.	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180		
„ 5.	3rd Dn. Clerks/Drivers	S.S.L.C. failed or having read upto to VIII standard.	70-2-90-EB-3-120	70-2-90-EB-3-120	70-2-90-EB-3-120		
„ 6	Attenders/Cleaners	Passed L.S. or M.S. or Mulki Examination.	60-2-90				
„ 7.	Peons/Watchmen/Packers		55-1-65	55-1-65	55-1-65	55-1-65	55-1-65

MILK CO-OPERATIVE SOCIETIES :

A class—turnover above 3 lakhs.
 B class— „ between 1 and 3 lakhs.
 C class— „ between 50,000 and 1 lakh.
 D class— „ below 50,000

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED			
			"A" Class	"B" Class	"C" Class	"D" Class
1	2	3	4	5	6	7
Grade 1.	Secretary or Manager or the highest executive officer of the institution.	Class A and B—Graduates. „ C—S. S. L. C. with Co-operative Training. Class D—S.S.L.C. failed or having read upto VIII Standard.	150-8-190-EB-10-320	130-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	70-2-90-EB-3-120
„ 2.	1st Dn. Clerk	Graduates.	120-5-150-8-190-EB-10-250			
„ 3.	2nd Dn. Clerks	S.S.L.C. with Co-operative Training.	90-4-110-5-150-EB-6-180	90-4-110-5-150-EB-6-180		
„ 4.	3rd Dn. Clerks	S.S.L.C. failed or having read upto VIII standard.	70-2-90-EB-3-120			
„ 5.	Milk Collectors/Peons		55-1-65	55-1-65	55-1-65	55-1-65

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FARMING CO-OPERATIVE SOCIETIES :

A class—Turnover above 50,000
 B class— „ between 25,000 and 50,000
 C class— „ between 15,000 and 25,000
 D class— „ below 15,000

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED			
			“A” Class	“B” Class	“C” Class	“D” Class
1	2	3	4	5	6	7
Grade 1.	Secretary / Manager or the highest executive Officer of the institution.	Class A & B—Graduates. „ C—S.S.L.C. with Co-op. training. „ D—S.S.L.C. failed or having read upto 8th standard.	130-5-150-8- 190-EB-10-270	120-5-150-8- 190-EB-10-250	90-4-110-5- 150-EB-6-180	70-2-90-EB- 3-120
„ 2.	Clerks	S.S L.C. with co-op. training	90-4-110-5- 150-EB-6-180			
„ 3.	Peons/Attenders		55-1-65	55-1-65	55-1-65	55-1-65
		N.B. Turnover means the value of produce produced.				

LIFT IRRIGATION SOCIETIES :

A class—Turnover above 3 lakhs.
 B class— „ between 1 and 3 lakhs.
 C class— „ below 1 lakh.

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED		
			"A" Class	"B" Class	"C" Class
1	2	3	4	5	6
Grade 1.	Secretary/Manager or Driver-cum-Secretary/Mechanic	Class A—Graduates. „ B—S.S.L.C. with Mechanical training. „ C—S.S.L.C. failed or studied upto 8th standard and Mechanical training.	130-5-150-8- 190-EB-10-270	100-5-150 -EB-6-180	75-3-90- EB-5-130
„ 2.	Driver-cum-Mechanic	S.S.L.C. and Mechanical training.	100-5-150-EB -6-180		
„ 3.	Attenders	Passed L. S. or M. S. or Mulki Examination.	60-2-90		

N.B : Turnover means the block capital investment made in the society.

FISHERIES' CO-OPERATIVE SOCIETIES :

A class—Turnover exceeding 1 lakh.
 B class— „ between 50,000 and 1 lakh.
 C class— „ below 50,000

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED		
			“A” Class	“B” Class	“C” Class
1	2	3	4	5	6
Grade 1.	Secretary / Manager or the highest executive officer of the institution.	Class A—Graduates. „ B—S.S.L.C. with Co-operative Training. „ C—S.S.L.C. failed or having read upto 8th standard.	120-5-150-8-190-EB-10-250	90-4-110-5-150-EB-6-180	70-2-90-EB-3-120
„ 2.	Clerks	S.S.L.C. with co-op. training.	90-4-110-5-150-EB-6-180		
„ 3.	Peons		55-1-65	55-1-65	55-1-65

MYSORE STATE CO-OPERATIVE UNION

Class or Grade of Post	Categories of post that fall under the Grade.	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED
1	2	3	4
Grade 1.	Secretary or Manager or the highest executive officer of the institution.	M.A. or M.Com., 1st Class Possessing Accountancy and Banking qualifications.	700-40-900-EB-50-1200
„ 2.	Asst. Secretary / Co-operative Development Officer / Editor Mysore Sahakara patrike.	Graduates possessing Accountancy and banking qualifications. For Editor-Graduates in Journalism.	250-20-350-EB-25-500
„ 3.	Manager	Graduate possessing Accountancy & banking qualification.	180-10-270-EB-15-360
„ 4.	Dist. Co-operative Instructor/ Accountants.	Do	150-8-190-EB-10-270
„ 5.	1 Dn. Clerks.	Do	120-5-150-8-190-EB-10-250
„ 6.	2nd Dn. Clerks/Cine operator.	S.S.L.C. with Coop. training.	90-4-110-5-150-EB-6-180
„ 7.	3rd Dn. Clerks/Drivers.	S.S.L.C. failed or having read upto 8th Standard.	70-2-90-EB-3-120
„ 8.	Attenders/Van Attenders	Passed L.S. or Mulki exmn.	60-2-90
„ 9.	Peons/Watchmen		55-1-65

DISTRICT CO-OPERATIVE UNIONS

Class or Grade of Post	Categories of post that fall under the Grade	Minimum qualification required for direct recruitment.	PAY SCALES PROPOSED
1	2	3	4
Grade 1.	2nd Dn. clerks/Managers or clerks of District Coop. Unions.	S.S.L.C. with Co-operative training.	90-4-110-5-150-EB-6-180
„ 2.	Peons/Watchmen.		55-1-65

CHAPTER—VI

WEAK UNITS IN THE MOVEMENT

“Stagnation is death”

It is found that while the movement has grown by leaps and bounds quantitatively, the quality has deteriorated. The Mehta Committee called for a programme of revitalisation and reorganisation. But very little progress has been achieved in this direction. We are left with a vast number of dormant and decaying societies. The whole movement is handicapped by the dead weight of this section. The position of the employees in these units is totally unsatisfactory. In thousands of societies there are no paid secretaries. In thousands more, only part-time secretaries are employed and in the rest whole-time secretaries are to be found. But they too are not properly qualified and are given only a pittance as their salary. Even the minimum salaries etc., recommended by us will be a burden to these societies. In their case there is a vicious circle. They are stagnating because they cannot afford to have qualified staff. They cannot have such staff because they are financially weak. This vicious circle has got to be broken now and once for all, or else the whole co-operative movement will founder on the rocks.

Luckily, co-operators, official and non-official, are slowly but surely waking up to the seriousness of this question.

The days of honorary workers and part-time workers are long past. Their continuance poses a direct threat to the whole movement. Officer after Officer told the committee that till every society has a whole time secretary, no progress could be achieved.

We must take courage and initiative a bold programme of reorganisation of these societies. The controversy about small size versus large sized societies is nearing its end. Wiser counsels have prevailed and we have arrived at a stage when the theory of a “viable unit” has come to the fore.

The Conference of the State Ministers of Co-operation held at Hyderabad in June 1964, recommended that :—

i. The minimum criteria of viability may be put down as :-

- (a) ability to set up a regular office in a building owned or hired;
- (b) ability to appoint a full-time paid secretary;
- (c) ability to contribute to statutory and other reserves on the scale considered necessary; and
- (d) ability to pay a return on capital.

ii. State Governments should work out area-wise the quantum of business-credit and non-credit—necessary to enable a society to attain viable status. Instalment for the re-payment of godown loans (already obtained on or which may be obtained hereafter) must be taken into consideration in working out the volume of business necessary to make them viable.

iii. State Government should, after carrying out a survey, delimit areas within the accepted population coverage which will ensure the adequate business potential as worked out in (ii) to make a society viable.

iv. State Government should formulate a specific action programme in consultation with non-official agencies to enable societies in the delimited areas to attain viability in the shortest possible time.

v. Where in a delimited area, the number of societies is more than one, only one of such societies should be selected for promotion and development as the local society of the area. Efforts must be made to merge or amalgamate all other societies with this local society. Bad and defunct societies should be liquidated. All governmental assistance, viz., share capital participation, advance for godown, managerial subsidy etc., should be granted only to the selected society. Non-official support should be enlisted for expediting the process of amalgamation.

(vi) No managerial subsidy to societies which have reached viable status need be provided.

Subsidies should be given only to potentially viable societies so formed and the quantum of such subsidy should be increased. The quantum of subsidy should be worked out by the Ministry of Community Development and Cooperation, in consultation with State Governments.

(vii) The viability of primary societies should not be sacrificed for ensuring co-terminous jurisdiction of co-operatives and panchayats.

These recommendations are thoroughly sound and show that a new awareness has come upon the State Ministers for Co-operation. We very strongly urge that action on the lines recommended should be taken without any further loss of valuable time. The problem should be treated as an "Emergency" and drastic steps should be adopted to achieve the desired results. Difficulties are bound to arise. Local sentiments and vested interests are sure to put up a strong resistance. Political pressure will also come into play. But all these should be brushed aside in the interest of the movement and the State. We recommend that this work of reorganisation should be completed in a year's time at the most. If this is done we will have solved the problem of providing well qualified and full time staff to the co-operatives and the movement will be enabled to make a fresh and firm start towards healthy and continuous development.

In brief, our recommendation regarding primary credit societies is that those who are unable to maintain full time and qualified secretaries should be either liquidated or amalgamated with other societies so as to form viable units as defined by the Ministers' Conference.

Grain Banks

Barring a few, the remaining ones are either dead or dormant. We suggest these should be liquidated. Those who have some life left in them should be reorganised into viable units.

Milk Supply Societies

Except those which are situated round about Bangalore city, all others are in a poor shape. Steps should be taken to amalgamate them into "viable units". Since a gigantic dairy scheme is coming into existence in Bangalore City, societies round about Bangalore should be reorganised not only to become "viable units" but also to fit into the larger scheme.

Farming Societies

The majority of these have not yet learnt to walk despite government subsidies, and other many sided help. Even here the principle of viable units must be brought into play and amalgamation and reorganisation should be undertaken. These societies particularly require the services of whole time secretaries, well qualified and trained.

Primary Housing Societies especially of Backward Classes

These societies too are not in a position to employ full time secretaries. But they need them very badly indeed. The same principle of regrouping and amalgamation should be adopted for these societies also.

Weavers Societies — Industrial Societies — Fishery Societies

These too are carrying on a precarious existence. Many of them help only to boost the number of such societies for statistical purposes. Many of them deserve to be wound up and should be taken into liquidation. The remaining ones should be enlarged so as to become viable units.

Women Societies

At a late stage of our enquiry, we were asked to study the working of these societies and to make recommendation regarding them. We find that the vast majority of these societies are too small

in size and their activities are also greatly limited. Even if another 10 years elapse, they will not be in a position to employ a whole time secretary. Some representatives pleaded with us that government should be induced to bear the entire cost of the staff. They agreed that they could not enlarge their activities and usefulness, because of the want of a well paid secretary.

We are conscious of the utility of such institutions and their potentialities are also great. But this presupposes a growing consciousness in the fair sex to adopt the co-operative way of life to better their own economic interests. Properly organised, directed and managed, such societies can become a real boon to women in the weaker sections of the community. But to have them as more decorative pieces serves no purpose. We would recommend a special study of such institutions, their activities, scope for development and consequent formation of viable units. In the case of such viable units, we recommend that the State should go out of its way to help them in every possible way, by giving generous managerial subsidies for at least 5 years and organisational and technical direction.

During our enquiry, there was complete unanimity of opinion that government assistance should be for only a limited period of 3 to 5 years, that to expect the State to take up the burden of meeting managerial cost for a long time or for all time is extremely unreasonable and in the final result demoralising to the societies themselves.

Hence we recommend that in the case of societies which are unable to meet the cost of a full time secretary, etc., the procedure detailed above regarding liquidation and amalgamation into viable units should be adopted. Financial assistance and other facilities should be given only to such viable units. As regards the organisation of new societies, no society (of whatever type) should be registered which cannot become viable within a period of 3 years. During this period managerial subsidy should be given to them on an adequate scale. It should be sufficient to meet in full at least the pay and other emoluments of a full time secretary at the scale recommended by us.

We have not made any recommendations regarding Taluk Supervising Unions, as most of them are inactive and the future set up of these bodies is yet to be finally decided by the State Government.

CHAPTER-VII

RECRUITMENT AND PROMOTIONAL FACILITIES

Methods of recruitment prevailing at present in co-operatives are very unsatisfactory. Each institution recruits its staff as and when needed and on such salary as it can afford at the particular time. The result has been that only those who could not enter the Central and State services or even well established and prosperous private institutions have gravitated to the co-operative sector. Hence the co-operatives have been able to get only the "discarded ones". Such a State of affairs cannot be looked at with equanimity and should not be allowed to continue. The phenomenal growth in the number of co-operatives, their size and increasing variety of activities demand the very best in intelligence, integrity, organising capacity and qualifications. But this problem of providing a satisfactory service cadre to the co-operatives bristles with difficulties. An ideal solution will be for the co-operatives themselves to evolve a federal structure or structures for different types of societies for the purposes of recruitment and regulation of their services. Such federal bodies can function as co-operative service commissions for different types of societies. The committee on Co-operative Administration considered this question of "cadres" and came to the conclusion that this was not practical. They observed "We are conscious of the many practical difficulties that will have to be encountered in an experiment of this kind. In many states in the present stage of development of the movement, the number of persons that will be served by a particular cadre, the uneven size and business of the institutions and the uncertainty of the boards of such institutions being attracted to the idea of a cadre, it may be premature to think in terms of personnel to cater to different types of institutions such as Central Financing Agencies, Primary Marketing Societies, Primary Land Mortgage Banks, etc."

The committee suggested that till such "cadres" are evolved the department should prescribe the minimum qualification that should be satisfied by the staff of co-operative institutions and that these and other service conditions should be incorporated in the bye-laws of societies.

It was urged by many official and non-officials, that this by itself would not suffice that the standard of education had deteriorated precipitately, that present day S.S.L.Cs or Graduates hardly if ever come up to expectations. This is largely true. We feel very strongly that steps should be taken to evolve a co-operative service for this State. We suggest that examinations for this service should be conducted by Federations of Co-operatives. There should be two examinations, one for lower service and another for the higher service. Candidates who are declared successful should undergo rigorous theoretical and practical training in schools or colleges properly equipped and manned for this purpose. One year's rigorous training for both services should be insisted upon. The syllabus should be designed to meet the requirements of various types of societies, credit, non-credit, sale, processing, industrial, etc., etc. For this purpose it will be necessary to upgrade the present divisional schools and training classes, centres or colleges. This will ensure a regular supply of highly qualified recruits to co-operatives and will ensure employment to those who appear for these examinations. We may mention that there was all round support amongst our witnesses, for this proposal. Needless to say that only the broad outlines of this scheme are given. Many details will have to be worked out later on.

A representative of the Co-operative League of the U.S.A. in his communication to us observes, "Increase in pay scales either arbitrarily or by law does not automatically bring about increased efficiency on the part of the personnel nor does it bring about improved efficiency in the business activity of a co-operative. Upgrading of the pay scales will have to be accompanied by upgrading the ability of personnel to perform. This is only achieved through more training and experience of the personnel concerned,

"I have the impression that co-operative institutions are being considered by some as a part of Government service and therefore employed personnel should be recruited by a Public Service Commission and treated like government servants. While it may be the responsibility of the government to promote and assist co-operatives actually over a period of time, I feel that one should be quite clear

about the nature of a genuine co-operative business as distinct from some benevolent institutions or public service institutions supported and financed by Government".

We are in agreement with these views and therefore propose that actual appointment, and disciplinary matters should be left to the discretion of the societies concerned or to the Federations organised by themselves of their own free will.

In spite of the reluctance of the Mehta Committee to recommend that Federations should be entrusted with the responsibility of recruitment, training and regulation of employees, we feel that the time has arrived when every attempt should be made to bring into existence Federation or Federations to take up this work. There is no escape from this. It is but right and proper that co-operatives should learn to manage their own affairs and for that purpose be ready voluntarily to surrender a part of their power to their own Federations. We learn that such action has already been taken in Orissa. We therefore recommend very strongly that Federations of different types of societies should be organised and that they should be entrusted with the work of recruitment and all other matters connected with the employees. In the initial stages, it will be necessary for the State to extend financial assistance to these new bodies on a generous scale. We are sure the State will not grudge to do so. If the organisation of such federations is likely to take a long time or becomes impracticable, we suggest that the holding of competitive examinations be entrusted to a committee of officials and leading non-official co-operators to be appointed by Government.

During the course of our enquiry, a suggestion was made to us that admission to the training schools, colleges, centres should be thrown upon even to those who are not already in the employment of co-operatives. We command this suggestion.

Service conditions

We have drafted model service conditions for the guidance of the co-operators. We have endeavoured to make them as simple and practicable as possible. These are designed to ensure security

of service and fair treatment to the services and also to increase their efficiency. We recommend that these with suitable modifications if necessary be included in the bye-laws of societies or in the Rules framed under the Mysore Co-operative Societies Act, 1959

Promotional opportunities

If we are to attract well educated and able persons to serve in co-operative institutions and to retain them, promotional opportunities within the system must be provided. These are non-existent at present, with the result that really capable men are always on the look out for better paid posts outside the movement and there is a continuous flight of such personnel from the co-operatives. This has to be prevented in the interest of the movement itself.

To remedy this, we have recommended that in cases of recruitment to a higher class or cadre, a certain percentage should be reserved for promotions from the immediately lower class or cadre. But by itself this will not be enough.

We further recommend that in the direct recruitment of service personnel by co-operatives, preference should be given to those who are already in service in the same institution or in any other co-operative institutions in the State. This presupposes that the applicant possesses the required qualifications for the post. The period of service already put in by him should be taken into account in considering the age limit.

Similarly in recruiting staff for the co-operative and development departments of the State, Government should give preference to persons who are already in the service of co-operative institutions. We learn that such a practice prevails in our neighbouring State of Madras and that there too the period of service already put in by the applicant in a co-operative, is taken into consideration.

This is a healthy practice and should be adopted by our State. This will help to increase the prestige of service in co-operative institutions and will contribute to greater efficiency and will also develop a spirit of comradaric between the societies personnel and the government departments concerned.

CHAPTER—VIII

LOANING OF DEPARTMENTAL STAFF TO CO-OPERATIVES

During the course of our enquiry, representatives of employees all over the State, vehemently urged that practice of appointing departmental officers as Managers or Secretaries should be stopped with immediate effect. It was represented that this practice came in the way of the legitimate aspirations of the employees of an institution to reach the top posts.

The committee on Co-operative Administration considered this question and came to the conclusion that for co-operative institutions to borrow the services of departmental staff as a regular arrangement was not healthy and detracted from their autonomous character.

The committee observed in its valuable report "Form the earliest days in almost all parts of the country, co-operative societies—primary, central and apex—were expected to enjoy autonomy in the matter of their staff. It was only in exceptional circumstances that officers of the co-operative department came to be put in charge of the co-operative institutions at various levels. During recent years, in a majority of States, however, there is a growing tendency for the services of officers of co-operative department to be lent to apex and other institutions to work in various responsible capacities. In some States, there is the impression that detailing departmental staff to man important positions in co-operative institutions is one method by which the co-operative department can ensure that they function on right lines. The Board of Management of some co-operative institutions believe that acceptance of this arrangement may smoothen relations with the co-operative department".

The Mehta Committee noted with concern that "the deputation of departmental officials has assumed large proportions".

In Mysore State this practice has grown steadily. The position at present is as follows :

Category of posts		Number of deputations
Class I officers	....	11
Class II officers	....	40
Inspectors	....	244
Junior Auditors	....	52
First division Clerks	....	3
Total		350

It may be noted that in our State, in many cases the bye-laws of the institutions themselves contain provisions for having a departmental officers as Secretary or Manager. This means that the arrangement is a permanent one and not meant to meet an emergency. There is no justification whatsoever for such provisions. They must go.

Even otherwise loaning of the services of a departmental officer to an institution should be exceptional and made at the special request of the institution and only for a limited period. There is no special virtue in appointing departmental officers as Secretaries or Managers of co-operative institutions. Officers of the co-operative department are not specially trained or equipped to manage the affairs of various types of institutions which require business knowledge and capacity of a very high order. For important institutions, to continue to have the services of government departmental officers as a matter of routine is no credit to them. On the other hand it speaks poorly of their organising capacity and the capacity to attract men of talent and integrity. There is also a large element of truth in the contention that it deprives the employees of these institutions of opportunities for advancement. Therefore, we recommend that this practice should be discouraged, progressively reduced and ultimately stopped.

We may note that in this State almost all State level institutions are run by departmental heads. Similar is the case in a majority of district level banks. Surely these institutions are in a position to attract well qualified and trained personnel. We suggest that they should take prompt steps to recruit their own personnel from the open market and discontinue the existing practice.

CHAPTER—IX

MISCELLANEOUS RECOMMENDATIONS

(1) **Dearness Allowance :—**In the absence of stability of prices, it is difficult to make any recommendations which will be fair and proper. Evidence necessary to enable the committee to recommend a rate of D.A. commensurate with the fast changing prices, was not presented to the committee. Nor was it in a position to obtain all such data. The question whether the dearness allowance should be such as to completely neutralise the rise in prices, is one on which different views are held. All things considered, we think it best to recommend that dearness allowance shall be the same as that which the State Government pays to its employees. The benefit of any increase in this that may be sanctioned by our State Government should automatically accrue to employees of co-operatives.

(2) **House Rent-cum-compensatory allowance :—**We recommend that in this case also the rates and conditions should be the same as in the case of State Government employees.

(3) **Medical relief :—**All the employees should be entitled to an allowance equal to one month's basic salary with a ceiling of Rs. 100/-. The employees should be permitted to accumulate this for a period of three years, i.e. upto 3 months salary or Rs. 300/- whichever is less. The allowance should be drawable on production of bills from a Registered Medical Practitioner. The Employee must be permitted to utilise this allowance for meeting the expenses of the illness of himself, his wife, children and parents dependent upon him.

(4) **Gratuity :—**Provision is made in the service rules for payment of gratuity, on terms and conditions primarily based on M. C. S. R. with necessary modifications.

(5) **Provident Fund :—**We recommend that contribution to provident fund by the societies shall be as under :

(a) 8 1/3 percent of basic pay excluding all allowances in the case of:—

- All State level co-operative institutions ;
- All District Co-operative Central Banks and Industrial Banks;
- All Marketing and Processing Societies ;
- All Urban Banks.

(b) 6 1/4 percent of basic pay excluding all allowances in the case of:—

- All other co-operative institutions.

(6) **Age of retirement :—**Age of retirement shall be 58. But in cases where it is considered that in the interest of the society, it is necessary to retain the services of an employee, the society shall have the power to extend it upto 60 years. Age of entrance shall be 30 years. But where it is necessary to recruit persons of high qualifications and special experience, this restriction shall not apply.

(7) **Leave rules :—**Provision is made in the service rules for leave rules, on terms and conditions primarily based on M. C. S. R. with necessary modifications.

(8) **Fidelity Insurance :—**Taking into consideration the general inability of employees to furnish cash deposits by way of security or to furnish sureties we recommend that co-operative institutions should take out fidelity insurance policies in the case of employees, who handle the cash or are in responsible positions. The premium in the case of such policies should be paid by the societies themselves.

(9) **Bonus :—**We do not consider that any change is necessary in the present position which enables the societies to pay a bonus upto two months salary.

(10) **Over-time allowances :—**Normally there should not be any occasion to require over-time work from the employees. We strongly suggest that over-time work should be avoided except under abnormal circumstances. Hence we do not recommend any over-time allowance.

(11) **Rule 16 (c) of the Mysore Co-operative Societies Rules, 1960 :**—This rule provides that a paid employee of a society shall not be eligible for appointment as a member of the committee of management of “any society”. The employees urge that the wording is defective and that it is reasonable that a paid employee shall not be eligible to become a member of the committee of management, of that particular society or its financing bank and that it is inequitable to debar them from becoming a member of the managing board of all other societies also. The objection appears to us as being reasonable. We therefore recommend that in Rule 16 (c) the word “any” should be deleted and the word “that” should be substituted in its place.

(12) **Rule 17 :**—In view of the fact that we have laid qualifications for different posts as also the scales of pay, etc., this rule becomes unnecessary and should be deleted.

(13) **Rule 18 :**—Consequent on our recommendations regarding age of retirement and entrance, leave, gratuity, service register, punishments, appointments, necessary changes should be effected in this rule.

(14) **Statistical data regarding co-operative employees :**—The statistical particulars regarding employees working in co-operative institutions are not being collected and maintained by the department at present. We consider that these particulars are necessary and they should be collected by the department along with annual statistics and compiled and incorporated in the Administration Report of the department.

(Sd) S. P. PANDIT
(Chairman)

(Sd) B. BASAVIAIAH
(Sd) S. KRISHNA MURTHY

MINUTE OF DISSENT

BY

Shri. S. Krishna Murthy, Member of the Committee

(1) On Weightage

The Adhoc Committee for Co-operative Employees has recommended the following formula on weightage for the employees :

- (a) For service of 25 years and above Three increments.
- (b) For service of 15 years and above Two increments.
- (c) For service of 5 years and above .. One increment.

The length of the period of service adopted for recommending the weightages in my view is not reasonable. The question of how much relief in the form of weightages should be provided for an employee after the new scales come into force is of a great importance. It is not enough to make provision of only in terms of the length of service, but also in terms of the numerical strength of the establishment who stand to benefit. This committee is the first of its kind appointed so far. It has set the uniform standards in the field of pay structure and service conditions. The above formula on weightages should be fixed to enable the employees who are in service now, to get this benefit of standard pay scales and also to an employee where the scales provided are of the same standard. Further the weightages fixed should not be so out of tune and the span or the margin between one to other, should not be very great. A condition of covering all the employees as far as possible should be considered. Besides there should occur a valuable psychological effect on the mind of the employee when he is fitted into standards. The formula should be such as to cover any and every employee so that there may not be any grievance on the part of the employees. Therefore, I respectfully differ with this above formula. I therefore recommend the following weightage formula :

- (1) For 20 years of service and above Four increments.
- (2) For 15 years of service and below 20 years Three increments.
- (3) For one year of service but below 15 years Two increments.

I believe that this formula would help a lot to the employees about his future and if he feels that he has better prospects, he will serve the co-operative institution whole-heartedly because of this incentive.

(2) On D. A. & Interim Relief

2. (a) The Co-operative Institutions' Employees' Union (Karnataka) in its memorandum to the Ad-hoc Committee has stated that the rise in cost of living is going higher and that the budget of lower and middle class group to cope up has gone higher by 45 to 50 per-cent on life's essentials in forty-two months and that sufficient D. A. should be recommended to neutralise the cost of living.

(b) The Union has also submitted in its Memorandum to the Ad-hoc Committee to recommend for the payment of Rs.20/- as an interim relief. The Union has further stated,

"That one year is over and it may take some more time for getting the report published by the Government and enforced on the Co-operative Institutions". They have further stated that the employees concerned are left with no relief. "So at least some relief is necessary".

The Union has also urged upon the Ad-hoc Committee to recommend in its report that the benefits should be given effect to from the date of reference made to the Government with regard to their demands i. e. from 13-2-1961.

The plea of Co-operative Employees for the increase in D.A. scales of Government of Mysore and for the payment of interim relief is entitle to great weight.

When it is seen that the rise in the cost of living in respect of low paid employees has been neutralised to great extent by the Central Government and whereas the neutralisation effected by the Government of Mysore is negligible, there is much truth in the Statement of the co-operative employees.

Secondly no interim relief has so far been recommended by the Committee.

Having considered all the aspects of the matter, I recommend that —

(1) an interim relief of Rs. 10/- should be paid to the employees of the co-operative societies where working capital or turn-over is less than Rs. 5 lakhs.

(2) an interim relief of Rs. 20/- to all categories of employees of co-operatives where working capital or turn-over is more than 5 lakhs.

I further recommend having taken note of the cost of living at present that the interim relief I have recommended should be merged with the Government scales of D.A. now existing. I am conscious of the fact that the provision herein made may not be adequate with rising cost of living, yet it may give relief to certain extent atleast which would go a long way to help the employees.

Further I recommend that my above proposal on D.A. and interim relief should be given with the retrospective effect from the date of the appointment of this committee i.e. from 15th June, 1963.

Thus I have also respectfully differed with the recommendation of D.A. scales from that of my other colleagues of the Committee.

(Sd) S. KRISHNA MURTHY
(Member)

THE MYSORE CO-OPERATIVE SOCIETIES' EMPLOYEES SERVICE RULES

1. *Short Title* :—These rules shall be called “ The Mysore Co-operative Societies' Employees' Service Rules ”.

2. *Definitions* :—In these rules, unless there is anything repugnant to the subject or context :

(a) “ Service ” means the service in a co-operative society.

(b) “ Board ” means the Board of Directors or the governing body of a society, by whatever name called, to which the management of the affairs of the society is entrusted.

(c) “ Co-operative Appellate Tribunal ” means the Tribunal constituted under Section 2-B of the Mysore Co-operative Societies Act, 1959.

(d) Other words and expressions found in these rules shall have the meaning assigned to them in the Mysore Co-operative Societies Act and Rules thereunder.

3. *Strength of Posts* :—Subject to the sanction of the General Body, the board shall determine the strength of the establishment of the Co-operative Society.

4. *Method of Recruitment* :—The recruitment to the service shall be made by promotion of persons already in the service or by direct recruitment. The authority to recruit shall vest in the Board.

5. *Appointment to the service* :—(i) All appointments to the posts shall be made by the Board subject to the production of a Medical Certificate of Fitness from a Government Medical Officer not below the rank of an Assistant Surgeon

(ii) No person shall be appointed to any post in the service of a co-operative society if he has attained the age of 30 (thirty) years on the date of such appointment, provided that in the case of a person who is already employed in another co-operative society or a scheduled bank before he attained his 30th year, the restriction as regards the age of entry into service shall not apply. Where the post requires a person of high qualifications and special experience,

this restriction may be relaxed with the permission of the Registrar till such time as the Federation envisaged in Chapter VII of the Report of the Ad-Hoc Committee for Co-operative Employees come into existence.

6. *Probation*:—(i) All appointments to a substantive vacancy shall be on probation for a period of one year. In case the work and conduct of any employee during the period of probation is not found to be satisfactory, the board may terminate the service of such employee if he has been directly recruited or revert him to his original place if he has been promoted from within or may extend his probation period by another six months.

(ii) No appeal shall lie against the order of the Board terminating the services of an employee or reverting him, as the case may be, as provided in clause (i) above.

(iii) On the satisfactory completion of the probation period by an employee, the Board may appoint him to the post Substantively.

7. *Training*:—(i) Any employee appointed against any post in a co-operative society shall undergo such training, as may be prescribed by the Board. During the period of training, the employee shall be entitled to full pay plus the usual allowances in addition to any stipend which may be paid to him in the training centre.

(ii) Before an employee is sent for training as provided in clause (i) above, he shall be required to sign a bond agreeing to serve the co-operative society concerned for at least five years after the completion of training, failing which he shall pay the full charges (pay and allowances incurred on him by the co-operative society) during his training period.

8. *Authorities empowered to impose penalty*:—(i) The board shall be competent to impose the following punishments on an employee:—

(a) Fine.

(b) Censure.

(c) Withholding of increments or promotion.

(d) Recovery from pay or the security deposit or any other assets of an employee of the whole or part of any pecuniary loss caused to the society by his negligence or carelessness.

- (e) Reduction to a lower service, grade or to a lower time-scale, or to a lower stage in a time-scale.
- (f) Compulsory retirement.
- (g) Removal from service, or
- (h) Dismissal from service.

(ii) Punishments specified in Clauses (a) to (d) shall be deemed minor punishments and punishments specified in Clauses (e) to (h) shall be deemed major punishments.

(iii) The board shall appoint a sub-committee consisting of not more than three Directors to advise the board while inflicting major punishments to the employees. The sub-committee shall hold office till such period as may be specified by the Board. Interim vacancies in the sub-committee shall be filled up by the Board.

(iv) Before imposing any punishments specified in clause (a) to (d) in rule 8 (i) the Board shall inform the employee in writing of the proposal to take action against him and of the allegations on which the action is proposed to be taken and the employee shall be given an opportunity to submit his explanation or his representation in this behalf within a period of 15 days and after considering his explanation or representation shall pass such orders as it deems fit and communicate the orders to the employee.

(v) In the case of punishments specified in clauses (e) to (h) in Rule 8 (i), the Board shall frame charges and communicate the charge sheet to the employee in writing, and call upon the employee to submit his explanation, if any, within a period of 30 days. The explanation and records pertaining to the case shall be referred to the sub-committee.

(vi) The sub-committee shall, in the course of enquiry, consider such documentary evidence and take such oral evidence as may be relevant or material in regard to the charges. The employee shall be entitled to cross examine the witnesses, if any, examined in support of the charges and to give evidence in person and to examine the witnesses in this behalf. After the enquiry, the sub-committee shall prepare a report of the enquiry, record its findings on each of the charges together with the reasons therefor, and submit a report to the Board.

(vii) On receipt of the report of the sub-committee, the Board shall consider the report and award such punishment as the board deems fit.

(viii) Every order awarding a punishment shall be communicated to the employee concerned in writing stating the grounds on which the punishment has been awarded.

(ix) The Board, or the authority empowered by it by a general or special order, may, for sufficient reasons recorded in writing, keep an employee under suspension but, no employee shall be kept under suspension for a period exceeding three months, provided the board may extend the period of suspension in special circumstances for a further period of three months, but the total period of suspension shall not exceed six months.

(x) During the period of suspension, an employee shall be paid subsistence allowance equal to 50% of his salary along with full usual allowances.

9. *Right of Appeal* :—(i) An employee upon whom any punishment is imposed by the Board, may, within 60 days from the date of communication of the order of the Board, appeal to the Registrar.

(ii) On the orders of the Registrar, a second appeal shall lie to the "Co-operative Appellate Tribunal" within 60 days from the date of communication of the orders of the Registrar.

Bonus :—10. An employee may be allowed bonus upto two months' salary out of the yearly profits in accordance with the resolution of the General Body of the Co-operative Society concerned subject to the following condition :

- (a) Bonus may be allowed to all the employees proportionate to the service put in during the year of account.
- (b) Bonus shall be calculated on the average substantive pay of the employee during the period of account.
- (c) Bonus may be paid to the employees whether in service or not at the time of disbursement of the bonus, provided they are not discharged from service for misconduct.

Provident Fund :—11. (i) Every member of the service shall be required, from the date of confirmation, to subscribe to the provident fund at the following rates :—

- | | | |
|---|---|---|
| (a) All State level Co-operative Institutions
All District Co-operative Central Banks
Industrial Banks.
All Marketing and Processing Societies
All Urban Banks. | } | 8½ percent of
of basic pay
excluding all
allowances. |
|---|---|---|

- | | | |
|---|---|--|
| (b) All other co-operative institutions : | } | 6 1/4 percent of
basic pay excluding
all allowances. |
|---|---|--|

(ii) An account shall be opened in the name of each employee contributing to the Provident Fund. On the 30th June of every year or as soon as possible thereafter, but not later than 30th September of that year, the co-operative society shall contribute and pay to the provident fund account of each employee, an amount equal to the employees' own contribution during the year preceeding the 30th June. The co-operative society's contribution if made after 30th June shall be deemed to have been made as on 30th June.

(iii) The Provident Fund established by a co-operative society :

- (a) shall not be used in the business of the society ;
- (b) shall not form part of the assets of the society ;
- and
- (c) shall not be liable for attachment or be subject to any other process of any court or other authority.

(iv) The fund shall be invested, controlled and administered by the Board in such manner as may be prescribed by the Registrar. The co-operative society shall allow interest on the provident fund at the rate of one percent above the rate of interest allowed by it on fixed deposits.

(v) No withdrawal will be allowed until the subscriber retires from service, but the board may grant a temporary advance from the fund under the following circumstances :—

- (a) To pay expenses incurred in connection with the prolonged illness of the subscriber or any person actually dependent on him ;

(b) To pay for the overseas passages only for reasons of health or education of the subscriber or any person actually dependent on him ;

(c) To pay obligatory expenses on a scale appropriate to the subscriber's status which by customary usages the subscriber has to incur in connection with the marriages, funerals or other ceremonies;

(d) To meet the expenditure on the repairs of a building or purchasing a house or site for a house or lands.

(vi) The Board shall record in writing its reasons for granting the advance.

(vii) Except for special reasons to be recorded in writing by the Board, an advance shall not exceed six months' pay, or half the amount at the credit of the subscriber in the fund, whichever is less.

(viii) In fixing the amount of advance, the sanctioning authority shall pay due regard to the amount at the credit of the subscriber in the fund.

(ix) The rate of interest charged on such advance out of the provident fund by the co-operative society shall be one per cent higher than the rate of interest allowed on the provident fund by the co-operative society.

(x) An advance shall be recovered from the subscriber in such number of equal monthly instalments as the board may direct, but such number shall not be less than twelve unless the subscriber so elects, but shall not be more than thirty six. A subscriber may at his option repay more than one instalment in a month. Each instalment shall be a number of whole repees, the amount of the advance being raised or reduced if necessary, to admit the fixation of such instalments.

(xi) No fresh advance shall be granted to any subscriber until all the advance he has already taken from the fund has been fully recovered.

(xii) Every member of the service shall appoint a nominee to whom all monies due on account of provident fund be paid in the event of subscriber's death. If more than one nominee is appointed, the subscriber shall state clearly what proportion of the available balance shall be paid to each of them.

(xiii) The entire amount standing in the name of the subscriber including the co-operative society's contributions and interest shall be payable :

(a) On the death of the subscriber to his duly appointed nominee or nominees or in case no nominee had been appointed, to his legal heir or representative on the production of proof of title.

(b) to the subscriber

- i. on his losing the appointment through reduction of staff, or
- ii. on resigning, if he has completed ten or more years of continuous service in the co-operative society concerned or
- iii. on resignation if the resignation is due solely to permanent incapacity through illness or otherwise, or
- iv. on retirement from service.

(xiv) If the subscriber, with the sanction of the co-operative society concerned, accepts employment in any other co-operative institution, his contribution and that of the institution plus the interest on the account may be transferred to his new employer for credit in the account of the subscriber.

(xv) If the subscriber resigns from the service after completing five years, but less than 10 years of continuous service with the co-operative society, he shall receive his own contribution and half of the society's contribution plus proportionate interest due thereon.

(xvi) On resigning the service before completing 5 years continuous service with co-operative institution or on being dismissed or compulsorily retired from service as a measure of punishment, the subscriber shall receive his own contributions plus proportionate interest due thereon.

12. *Gratuity*:—(i) The Board of Directors of a co-operative may at their discretion grant to the employee as a reward for good, efficient, faithful and continuous service, gratuities on retirement to the employee of the co-operative society or on his death to his nominees or legal heirs or representatives subject to the following conditions :

(a) When an employee leaves the service within 5 years from the date of his permanent appointment, he shall have no claim to this benefit ;

(b) When an employee who has put in five to 10 years service, retires from service or if he dies while in service, gratuity not exceeding half a month's pay for every year of service which he was drawing on the date of retirement or death as the case may be ;

(c) When an employee who has put in more than ten years service retires from service or if he dies while in service, gratuity not exceeding a month's pay for every year of service, which he was drawing on the date of retirement, or death, as the case may be ;

(ii) The maximum amount payable to any employee shall not exceed 15 months' pay under any circumstances.

N. B.:—" Pay " means the average monthly salary drawn during the last year of the employee's active service.

13. *Leave*:—(i) Leave cannot be claimed as a matter of right. Wilful absence without previous sanction whether in continuation of leave or otherwise shall render an employee liable for disciplinary action.

(ii) 15 days casual leave may be granted to an employee in a calendar year. Casual leave cannot be accumulated or carried forward from year to year. Casual leave shall not ordinarily be allowed for more than 7 days at a time.

(iii) An employee shall be entitled for 'earned leave' on full pay at the rate of one-eleventh of the period spent on duty. The earned leave can be accumulated upto a maximum period of four months.

(iv) Subject to the balance of leave at his credit, an employee may be sanctioned earned leave for a period upto 120 days at a time.

(v) Earned leave subject to a maximum of four months may be granted to an employee if due, on full pay before his retirement. In case an employee cannot be spared in the interest of work of the institution, such leave may be granted after retirement.

(vi) 'Sick leave' on production of a medical certificate from a Government Medical Officer, not below the rank of an Assistant Surgeon, may be granted on half pay, if leave is due. Such leave shall not exceed a period made up by reckoning 15 days for each year of service in the institution without break. The total of such leave shall in no case exceed 12 months throughout the total service of an employee.

(vii) 'Maternity leave' on full pay may be granted to married women employees of a co-operative society for a period of not exceeding three months on any one occasion and twelve months during the entire period of an employee's service.

(viii) 'Leave without pay' upto a maximum of one year in the whole service of an employee may be granted in addition to all other leave earned and admissible under these rules.

(ix) The Secretary/Manager shall sanction casual leave to the other employees of the co-operative society and the President/Chairman shall sanction casual leave to the Secretary/Manager and all other kinds of leave to other employees including the Secretary/Manager upto a period of two months. The leave in excess of two months shall be sanctioned by the board.

(x) Leave may be cancelled by the authority empowered to grant it.

14. *Travelling Allowance* :—Travelling allowance to employees shall be paid at the rates in force for employees of the Mysore Government.

15. *Record of Service* :—The record of service as well as the leave account of each employee shall be maintained by the co-operative society concerned in the form prescribed for Mysore Government

employees. All changes affecting the rank, emoluments, transfers and other allied matters shall be noted in such record then and there and attested by the President/Chairman in the case of the Secretary/Manager and by the Secretary/Manager in the case of all other employees ;

16. *Confidential Reports* :—(i) Annual remarks on the following points shall be given on the personal files of all employees after the close of each co-operative year :—

- (a) Attendance,
- (b) Devotion to duty,
- (c) Efficiency in work,
- (d) Office Discipline,
- (e) Loyalty to the institution,
- (f) Integrity,
- (g) Secrecy in respect of Bank's affairs,
- (h) Courtesy to customers,
- (i) Behaviour towards superiors,
- (j) Promptness in discharge of duties.

The confidential reports in respect of Secretary/Manager shall be written by the President or Chairman of the Society. The confidential reports of all other employees shall be written by the Secretary/Manager of the Society.

(ii) Adverse remarks given on the file of an employee shall be communicated to him to give him an opportunity to submit his explanation in respect of such remarks.

17. *Resignation* :—(i) The appointment of a temporary employee may be terminated by the Board by giving one month's notice or by paying salary for the period by which such notice falls short of a month.

(ii) If an employee intends to resign from his post, he shall give one month's notice, or deposit an amount equal to his pay, etc., for the period by which his notice falls short of a month.

18. *Retirement*.:—All persons in the service shall retire on the attainment of the age of 58 years. The Board may grant extension of service in any particular case giving reasons for doing so up to the maximum of 60 years, provided that the employee concerned is physically fit to carry on the work efficiently. Such extension shall be from year to year and not for number of years in one stretch.

19. *Miscellaneous*.:—(i) No employee shall, except when generally or specially empowered or permitted in this behalf by the Board, communicate directly or indirectly any document or information which has come into his possession in the course of his official duties or has been prepared or collected by him in the course of such duties, whether from official sources or otherwise, to any other person, institution or to the press.

(ii) No employee shall have any pecuniary transaction with individuals or institutions coming into contact with him in the course of his official duties or accept directly or indirectly on his own behalf or on behalf of any other person or permit any member of his family to accept any gift, gratuity, or reward from any person with whom he is concerned in the performance of his duties, provided that this rule shall not apply to any borrowings by an employee on the security of his own deposits, savings, insurance policy, etc., from other institutions.

(iii) No employee of the institution shall, by canvassing or otherwise, use his influence in any way in an election to a co-operative society of which he is an employee or any public body constituted under the Constitution of India, or to any institution constituted under an act of the Mysore provided that he may cast his vote, if he is eligible to do so. In the latter case, he shall, as far as possible, avoid giving any indication before hand of the manner in which he intends to vote.

(iv) No employee shall engage in any commercial business or pursuit either of his own account or as agent for others, or act as an agent for an Insurance Company.

(v) An employee shall not speculate in stocks, shares, securities or commodities of any description provided that nothing in the regulation shall be deemed to prohibit an employee from making a bonafide investment of his own funds in such manner as he may wish.

20. *Prohibition against being interested in Contracts etc :—*(i) No employee of a co-operative society shall have any interest, directly or indirectly otherwise than such employee,

(a) in any contract made with the society ;

or

(b) in any property sold or purchased by the society ;

or

(c) in any other transactions of the society except as investment made or as loan taken from the society or the provision of residential accommodation by the society to any paid employee of the society.

(ii) No employee of a co-operative society shall purchase, directly or indirectly, any property of a member of the society, sold for the recovery of his dues to the society.

21. An employee who contravenes the provisions of Rules 19 and 20 above shall be liable for such punishment as the Board may decide.

Bangalore

Date: 8-3-65

K. RAMAPPA

Secretary



**Office of the Chairman, Ad-hoc Committee for
Co-operative Employees**

M.G.I.D. ANNEXURE BUILDINGS,
BANGALORE-1.

Dated 8th November, 1963

QUESTIONNAIRE

Note :

This questionnaire is not exhaustive. You are at liberty to make any observations concerning terms which have been referred to the committee which you may consider may be useful, on the margins provided or on a separate paper as you please. The answers may be in English or Kannada.

(1) Name and address of the Co-operative Institution or Individual.

(2) Class of Institution—State whether urban, rural, consumer, banking, housing, industrial, producer, etc., or any other special type.

(3) Volume of Business :—

- (a) Turnover ;
- (b) Gross profit for the last 3 years prior to 1963-64 ; and
- (c) Establishment charges during the same period.

(4) Employees :—

- (a) Average number of employees now in service, their designation and salaries and scales of pay if any.
- (b) Number of employees if any fixed.
- (c) Scales of salaries and grades now in existence and annual bonus if any payable.
- (d) Educational Qualifications of the employees prescribed in your Society.
- (e) Any change you would like to suggest about (d).

(5) Do you consider that there is need for a study of the qualifications and terms of employment and conditions of service of persons serving in Co-operative Institutions in the State?

(6) What, if any, qualifications—educational, age, etc., would you prescribe for such employment at various levels of service or when entering service?

(7) Would you suggest uniform qualifications for all employees throughout the state and / or for all societies or would you provide differently for different areas or types of societies, if so how?

(8) Would you suggest uniform qualifications of categories of posts of Co-operative Institutions based on the area of operations of Institutions, such as State-wise, District-wise, Taluk-wise and other societies, or based on working capital and turn-over, and if so, how would you define "Working Capital" and "Turn-over"? What are your suggestions to overcome difficulties?

(9) Would you classify posts for different types of societies for the whole State and if so, how would you classify?

(10) What is the principle you are adopting :-

(a) For fixing salaries and grades of the employees?

(b) Would you suggest any scales of pay and allowances, if so, what?

(c) Would you fix a grade for any particular period depending on the financial position of the institution?

(d) Do you consider that the present rule requiring the sanction by the Registrar of scales of pay reasonable or not?

(11) Would you suggest giving any other fringe benefits like Dearness Allowance, House Rent Allowance, Medical Relief, etc.? If so, on what scale and on what basis?

(12) Do you consider the terms and conditions under which the employees are now serving are satisfactory, if not, in what particulars generally would you suggest changes?

- (13) Would you fix a maximum age for entering into service and an age for retirement ?
- (14) Do you think that the Shop Assistant Act, the Factories Act or any other Act relating to Industrial or other labour can or should be applied to the employees of Co-operative Societies ?
- (15) Would you treat labour employed by Co-operative Societies carrying on Factories or Industries as wholly coming under these Acts, or would you suggest any separate regulation for them as different from the other employees ?
- (16) Do you consider that there should be a uniform minimum wage or salary at which all Co-operative Employees should be hired, applicable to all societies in the State, if so, what would you suggest as the basis on which wages should be fixed ?
- (17) Would you classify societies into various classes in each of which such uniformity can be prescribed ? If so what basis would you make the classification :
 - (a) Share Capital ;
 - (b) Profits earned or dividends declared ;
 - (c) Turnover of business, etc. ?
- (18) Do you consider that the gratuity payable to employees under the present Co-operative Societies Act and Rules requires any modification and if so, in what way ?
- (19) Do you think that the General Body should be permitted to enhance the Dividend Rate and/or Bonus to staff recommended by the committee ?
- (20) Do you consider that it is possible or desirable to introduce a scheme for pension in addition to or in substitution of the gratuity benefit ?
- (21) Do you consider that the staff should be compulsorily insured for a minimum or maximum sum ?
- (22) Are your employees required to furnish securities by way of Fixed Deposit, Fidelity Bond or otherwise ?
- (23) Are service registers and seniority lists being maintained in your institution ?

- (24) Do you consider payment of any subsistence allowance during the period of suspension of an employee reasonable and if so, at what rate?
- (25) What procedure would you suggest before an employees' services are terminated or any other disciplinary action is taken against him?
- (26) It has been suggested that over rationalisation of service condition in the co-operative field would defeat the democratic principles applicable to the management of co-operative societies. What is your view?
- (27) Do you consider that the terms and conditions applying to employment in co-operative societies should be the same or different from :
 - (a) Government service ;
 - (b) Employment in Companies or Corporations ;
 - and
 - (c) Services under private employers subject to certain safeguards?
- (28) Do you consider the demand for pay and allowances by the employees based on cost of living from time to time and for House Rent Allowance feasible and how would you fix the same and on what basis?
- (29) It has been suggested that the Government should if necessary supplement resources of co-operative institutions to ensure payment of their employees of fair and reasonable remuneration. Do you consider this feasible, if so, on what terms would you ask for such a subsidy?
- (30) If co-operative institutions are not to be profit making concerns, do you consider that rules similar to those relating to scales of pay, dearness allowance, overtime allowances, house rent etc. of banking and other industrial employment should be applied, if so, how?
- (31) It has been suggested that co-operative institutions being essentially voluntary organisations large scale interference by the Government vis-a-vis relationship between the society and its employees as to the wages is not desirable. What is your view?

- (32) Do you consider that a Co-operative Training Certificate should be prescribed as a necessary qualification in all cases ?
- (33) Would it be desirable or not, to frame uniform Co-operative Employees Service Rules governing the following subject :
- (1) General conditions of service ;
 - (2) Recruitment and qualifications ;
 - (3) Pay scales and allowances ;
 - (4) Leave ;
 - (5) Travelling allowance ;
 - (6) Foreign service ;
 - (7) Staff gratuity ;
 - (8) Pension ;
 - (9) Bonus ; and
 - (10) Employees Conduct Rules ?
- (34) Would you suggest replacement of the existing bonus and provident fund system by a compulsory provident fund-cum-insurance-cum-pension scheme ? If so, what are your suggestions ?
- (35) Do you think that payment of gratuity and provision for Provident Fund and Bonus would be adequate in so far as service personnel in the primary societies are concerned ?
- (36) What is your view regarding bigger co-operative institutions borrowing the services of Government staff for certain administrative posts like " Secretaries " " Managers " and " Accountants " etc. ?
- (37) Do you suggest any modification to Rule No. 17 (1) which requires prior approval of the Registrar for the strength of establishment and scales of pay admissible ?
- (38) Have you any general remarks or suggestions ?
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LIST OF INSTITUTIONS WHO HAVE SENT REPLIES to the Questionnaire

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- 1 The Mysore State Co-operative Marketing Society Employees' Association, Bangalore.
 - 2 The Mysore State Co-operative Marketing Society, Bangalore.
 - 3 The Totagars' Co-operative Sale Society, Ltd., Sirsi, N. Kanara.
 - 4 The Malnad Areca Marketing Co-operative Society, Ltd., Shimoga.
 - 5 The Shikaripur Taluk Agricultural Produce Co-op. Marketing Society, Shikaripur, Shimoga Dist.
 - 6 The Hubli Co-operative Cotton Sale Society, Ltd., Hubli.
 - 7 The Taluk Agricultural Produce Co-operative Marketing Society, Ltd., Tiptur.
 - 8 The Co-operative Cotton Processing Society, Ltd., Arsikere.
 - 9 The Ponnampetnad Agricultural Produce Co-operative Marketing and Processing Society, Ltd., Ponnampet, Coorg.
 - 10 The Harpanahalli Taluk Agricultural Produce Co-operative Marketing Society, Ltd., Harapanahalli.
 - 11 The Holalkere Taluk Agricultural Produce Co-operative Marketing Society, Ltd., Holalkere.
 - 12 The Byadgi Taluk Agricultural Produce Co-op. Marketing Society, Ltd., Byadgi.
 - 13 The Taluk Agricultural Produce Co-operative Marketing Society, Ltd., Chikmagalur.
 - 14 Chitradurga Taluk Agricultural Produce Co-op. Marketing Society, Ltd., Chitradurga.
 - 15 The Shirahatti Taluk Agricultural Produce Co-operative Marketing Society, Ltd., Shirahatti.
 - 16 The Koppal Taluk Agricultural Produce Co-operative Marketing Society, Ltd., Koppal.
 - 17 The Arecanut Marketing Co-operative Society, Ltd., Arkalgud.
 - 18 The Koppa Taluk Agricultural Produce Co-op. Marketing Society, Ltd., Koppa-Kadur.

- 19 The Chikkanayaknahalli Taluk Agril. Produce Co-operative Marketing Society, Ltd.
- 20 The Taluk Agricultural Produce Co-operative Marketing Society, Ltd., Yelaburgi.
- 21 The Taluk Agricultural Produce Co-operative Marketing Society, Ltd., Ramanagaram.
- 22 The Shanivarasante Agricultural Produce Co-operative Marketing Society, Ltd.
- 23 The Taluk Agricultural Produc Co-operative Marketing Society, Ltd., Chittapur.
- 24 The Taluk Agricultural Produce Co-operative Marketing Society, Ltd., Sorab.
- 25 The Malleswaram Co-operative Society, Ltd., Bangalore-3.
- 26 The Bangalore Central Co-operative Wholesale Stores, Ltd., Bangalore.
- 27 The Fr. Muller's Charitable Institution Co-op. Stores, Ltd., Kankanady, South Kanara Dist.
- 28 The Timber Merchants Co-op. Society Ltd., Bangalore.
- 29 The Government Collage Co-op. Stores, Ltd., Mercara.
- 30 The Bagalkot Consumer's Co-op. Stores, Ltd., Bagalkot.
- 31 Sri. Shankara Primary Consumer's Co-op. Society, Davangere.
- 32 The Jayanagar Consumers' Co-op. Society, Ltd., Bangalore.
- 33 The Karnataka Co-op. Publishing House, Ltd., Bangalore.
- 34 Sri Jayabharati Educational Co-op. Society, Ltd., Attibele, Anekal Taluk, Bangalore Dist.
- 35 The Khanapur Co-op. Electricity Society, Ltd., Khanapur, Belgaum Dist.
- 36 The Hiranyakeshi Sahakasi Sakkare Karkhane, Niyamit, Sankeshwar.
- 37 Sri Mahalaxmi Fisheries Co-op. Society, Ltd., Jainapur, Bijapur Dist.
- 38 The S. K. Government Servants Co-op. Society, Ltd., Mangalore.

- 39 The Bellary Govt. Servants Co-op. Credit Society, Bellary.
- 40 The Belgaum Postal and R. M. S. Employees Co-op. Credit Society, Ltd., Belgaum.
- 41 The Chikkodi Town Panchayat Noukarara and Pattu Belesuva Sahakara Sangha, Ltd., Chikkodi.
- 42 The Coorg District Co-operative Union, Ltd., Mercara.
- 43 The Dist. Co-operative Union, Ltd., Tumkur.
- 44 The Dist. Co-operative Union, Ltd., Bellary.
- 45 The Mysore State Co-operative Union, Ltd., Bangalore.
- 46 The Dist. Co-operative Union, Ltd., Shimoga.
- 47 The Joint Farming Co-operative Society, Ltd., Ammachawadi, Chamarajanagara taluk.
- 48 The Sarvodaya Joint Farming Society, Ltd., Haveri.
- 49 The Hichkad Group Hindulida Vargada Kooli-karara Sahakari Sangha, Ltd., Ankola.
- 50 The Mysore State Silk Handloom Weavers Central Co-operative Society, Ltd., Bangalore.
- 51 The Mysore State Cotton Handloom Weavers, Co-operative Society, Ltd., Bangalore.
- 52 The Taluk Industrial Co-operative Society, Ltd., Alur, Hassan District.
- 53 The Taluk Rural Industrial Co-operative Society, Channarayapatna.
- 54 The Coondapoor Taluk Rural Industrial Co-op. Society, Ltd., Coondapoor, South Kanara.
- 55 The Taluk Rural Industrial Co-operative Society, Ltd., Heggadadevankote.
- 56 The Taluk Rural Industrial Co-operative Society, Ltd., Chitradurga.
- 57 The Taluk Rural Industrial Co-operative Society, Ltd., Gowribidnur.
- 58 The Taluk Rural Industrial Co-op. Society, Ltd., Mulbagal.
- 59 The Taluk Rural Industrial Co-op. Society, Ltd., Davangere.
- 60 The Prabhakar Weavers, Co-op. Producing Society, Ltd., Guledagudda.

- 61 The Hobli Group Weavers Co-op. Producing Society, Ltd., Hobli.
- 62 The Chikodi Weavers Co-op. Producers Society, Ltd., Chikodi.
- 63 Sri Mahālakṣmy Weavers Co-op. Society, Ltd., Sulebhavi
- 64 The Handloom Weavers Co-op. Society, Ltd., Bhagyanagar, Raichur Dist.
- 65 The Murgundi Kurbur Unneya Sahakari Utpadak Sangha, Ltd., Murgundi, Belgaum Dist.
- 66 The Weavers Co-op. Society, Ltd., Sirangala, N. Coorg.
- 67 The Mahila Vividha Udyoga Kasuthi Gruha Kaigarika Sahakara Sangha, Ltd., Koppal.
- 68 Sri Prasanna Chowdeswari Dye Producers Co-op. Society, Ltd. Gollahalli (H).
- 69 The Coorg Progressive Bee Keepers Co-op. Society, Ltd., Bhagamandala.
- 70 The Kanikere Ryots Large Sized Co-op. Society, Ltd., Meerasabihalli, Challakere taluk.
- 71 Village Service Co-op. Socitey, Ltd., Kunnur, Shiggaon Tq.
- 72 The Padnur Service Co-op. Society, Ltd., Puttur (S.K.)
- 73 The Torenur Service Co-op. Society, Ltd., Torenur, Coorg.
- 74 The Byahatti Large Size Agricultural Society, Byahatti, Hubli Tq.
- 75 The Heggere Service Co-op. Society, Hosadurga Taluk.
- 76 The Kadnar Service Co-operative Society, Kadnar, Puttur Tq.
- 77 The Onkareswara Service Co-op. Society, Kenchamallanahalli, Kudligi Taluk.
- 78 The Harijan Arthikabhivruddhi Co-op. Society, Ltd., Chitaldurg.
- 79 The Kapu Service Co-op. Society, Krishnarajanagar Tq.
- 80 The Duggahatti Service Co-operative Society, Yelandur. Tq.
- 81 The Golihattu Servic Co-op. Society, (S. K.)

- 82 The Dudda Service Co-op. Society, Hassan Tq.
- 83 The Bagur Service Co-op. Society, Channarayapatna Tq.
- 84 The Agricultural Co-op. Credit Society, Ltd. Haladipur, Karwar Tq.
- 85 The Todalabage Service Co-operative Society Jamakhandi Tq.
- 86 The Chikkalki Service Co-operative Society Jamakhandi Tq.
- 87 The Kamagerai Large Size Co-op. Society Kollegal Tq.
- 88 The Ajjampur Large Size Primary Agricultural Credit Co-op. Society, Ltd., Ajjampur.
- 89 The Herangadi Service Co-op. Society, Ltd. Honavar Tq.
- 90 The Hoovinashigli Service Co-op. Society Ltd., Shiggaon Tq.
- 91 The Holavanahalli Service Co-op. Society, Ltd., Koratagere Tq.
- 92 The Hosur Service Co-op. Society, Virajpet. Tq.
- 93 The Sirangala Service Co-op. Society, N. Coorg.
- 94 The Talakvada Multipurpose Large Size Agril. Co-op. Society Ltd., Badami Tq.
- 95 The Kaladagi Large Sized Agril. Credit Co-op. Society, Ltd., Bijapur Dist.
- 96 The Sunaga Large Sized Agril. Credit Co-op. Society, Ltd., Bijapur Dist.
- 97 The Virupaksheswara Large Sized Primary Agril. Co-op. Society, Bukkambudhi.
- 98 The Hamsabhavi Large Sized Primary Agril. Credit Co-op. Society Ltd., Hirekerur Tq.
- 99 The Narayanapur Large Sized Agril. Credit Society, Ltd., Shiggaon Tq.
- 100 The Seshagiri Large Size Co-operative Society, Hanagal Tq.
- 101 The Byatarayanapur Large Sized Primary Agril. Credit Co-op. Society, Ltd., Bangalore North Tq.
- 102 The Heggarni Group Multipurpose Co-op. Society Ltd., North Kanara Dist.
- 103 The Okli Service Co-operative Society, Ltd., Gulbarga Dist.

- 104 The Hoovanur Service Co-operative Society, Hungund Tq.
- 105 The Malavada Large Sized Society, Ltd., Bagewadi Tq.
- 106 The Vambhanoor Agricultural Credit Society, Ltd., Sindagi Taluk.
- 107 The Palabavi Village Multipurpose Co-op. Society, Un-Ltd., Bijapur District.
- 108 The Aryabhaginiyara Paraspara Sahaya Sangha, Ltd., Mysore
- 109 The Vijaya Mahantesh Urban Co-operative Bank, Ltd., Hungund.
- 110 The Hirebagewadi Urban Co-operative Credit Society, Ltd.
- 111 The Bantval Co-operative Town Bank, Ltd., South Kanara.
- 112 The Haveri Urban Co-operative Bank, Ltd., Haveri.
- 113 The Hanagal Urban Co-op. Credit Bank, Ltd., Hanagal.
- 114 The Kushalnagar Co-operative Bank, Ltd.
- 115 The Sri Krishnarajendra Mills Co-operative Society, Mysore.
- 116 The Bellada-Bagewadi Urban Co-operative Bank, Ltd.
- 117 The Kaujalgi Urban Co-operative Bank, Ltd., Belgaum Dist.
- 118 The Town Co-op. Bank, Ltd., Chintamani.
- 119 The Sri Kanyaka Parameswari Co-operative Society, Kolar.
- 120 The Mangalore Co-operative Town Bank, Ltd.
- 121 The Haliyal Urban Co-operative Credit Bank, Haliyal (N. K.)
- 122 The Coondapur Co-operative Town Bank, Ltd.
- 123 The Krishnarajendra Co-operative Society, Srirangapatna.
- 124 The Virarajpet Town Co-op. Bank, Virarajpet.
- 125 The Town Co-operative Bank, Ltd., Sira.
- 126 The Siddapur Urban Co-operative Credit Bank, Ltd., Siddapur.
- 127 The Hospet Co-op. Town Bank, Ltd., Hospet.

- 128 The Puttur Co-op. Town Bank, Ltd., Puttur.
- 129 The Moodbidri Co-operative Town Bank, Ltd.
- 130 The Hassan Co-operative Society, Ltd., Hassan.
- 131 The Davangere Urban Co-operative Bank, Ltd.
- 132 The Graduates' Co-op. Society, Ltd., Mysore.
- 133 The City Co-operative Bank, Ltd., Mysore.
- 134 The Mysore Co-operative Society, Ltd., Mysore.
- 135 The Saraswat Co-operative Bank, Ltd., Belgaum.
- 136 The Honavar Urban Co-operative Bank, Ltd.
- 137 The Malleswaram Co-operative Bank, Ltd.,
Malleswaram, Bangalore.
- 138 The Somawarpet Co-op Bank, Ltd. Somawarpet.
- 139 The Bangalore City Chikpet House Building
Co-operative Society, Ltd., Bangalore.
- 140 The Mysore City Co-operative House Building
Society, Ltd., Mysore.
- 141 The Coorg District House Construction Co-op.
Society, Ltd., Mercara.
- 142 The Udipi Co-operative Building Society, Ltd.
- 143 The Udipi Non-Gazetted Govt. Officers Co-op.
House Building Society, Ltd.
- 144 The Bellary Co-op. House Building Society Ltd.
- 145 The Basaveswara House Building Co operative
Society, Ltd., Suttukote.
- 146 The Venoor Co-op. Rural Housing Society.
- 147 The Sarawad Housing Co-operative Society,
Ltd., Bijapur Dist.
- 148 The Harijan & Girijan House Building Co-op.
Society, Ltd., Bellary.
- 149 The Scheduled Caste & Scheduled Tribes House
Building Co-operative Society, Ltd., Kolar.
- 150 The Land Mortgage Co-op. Society, Ltd., Sira.
- 151 The Hospet Co-operative Land Mortgage Bank,
Ltd., Hospet.
- 152 The Manglore Co-operative Land Mortgage
Bank, Ltd.
- 153 The Arsikere Taluk Land Mortgage Bank, Ltd.
- 154 The Chikmagalur Primary Co-op. Bank, Ltd.
- 155 The Land Mortgage Co-operative Society, Ltd.
Koppa-Kadur.
- 156 The Land Mortgage Co-op. Society, Ltd., Alur.

- 157 The Land Mortgage Co-op. Society, Ltd., Kolar.
- 158 The Primary Land Mortgage Co-operative Society, Koppal.
- 159 The Kolar Dist. Co-operative Central Bank, Ltd., Kolar.
- 160 The Karnatak Central Co-operative Bank, Ltd., Dharwar.
- 161 The Coorg District Co operative Central Bank, Mercara.
- 162 The Belgaum District Central Co-op. Bank, Ltd., Belgaum.
- 163 The Mysore District Co-operative Central Bank, Ltd., Mysore.
- 164 The Bijapur Dist. Central Co-operative Bank, Ltd., Bijapur.
- 165 The Raichur Dist. Co-operative Central Bank, Ltd., Raichur.
- 166 The Chitaldurg District Co-operative Central Bank.
- 167 The Dist. Co-operative Bank, Ltd., Bidar.
- 168 The South Kanara Central Co-operative Bank, Ltd., Mangalore.
- 169 The North Kanara Dist. Central Co-operative Bank, Sirsi.
- 170 The Chikmagalur Dist. Co-op. Bank, Ltd.
- 171 The Sahakari Shikshana Prasarak Samiti, Ltd Siddapur, North Kanara Dist.
- 172 The Mysore Dist. Industrial Co-op. Bank, Ltd.
- 173 The Bijapur Dist. Industrial Co-op. Bank, Ltd.
- 174 The Gujarat State Co-operative Bank, Ltd Ahmadabad.
- 175 The Hassan Dist. Co-op. Central Bank, Ltd.



List of Individuals Who Gave Evidence

Coorg District

Sriyuts.—

- 1 K. M. Monappa, Presidet, Coorg Dist. Co-op. Union, Ltd.
- 2 Mrs. M. G. Bopayya, President, Dist Co-op. House Construction Society, Mercara.
- 3 A. C. Kushalappa, President, Brick Makers' Co-op. Society, Ltd.
- 4 K. M. Bopaiah, President, Coorg Public Servants Co-op. Stores, Ltd., Mercara.
- 5 P. D. Subbaiah, President, Taluk Development Board, Mercara.
- 6 P. M. Uttappa, President, Coorg Honey & Wax Producers Co-op. Society, Virajpet.
- 7 K. K. Belliappa, President, Bijjangala Large Size Co-op. Society, Ltd.
- 8 I. C. Subbaiah (I.A.S.—retd.) President, Coorg Dist. Co-op. Central Bank, Ltd., Mercara.
- 9 S. S. Ramamurthy, Vice President, Coorg Dist. Central Co-operative Bank, Ltd., Mercara.
- 10 M. V. Channappa, Director, District Centrl Co-op. Bank, Mercara.
- 11 K. T. Bopaiah, Director, — Do —
- 12 M. Chittappa, President, Large Sized Co-op. Society, Belele.
- 13 T. R. Raghavachar, Director, Bee Keepers' Co-op. Society, Bhagamandala.
- 14 B. P. Basappa, Asst. Registrar of C. S., Coorg.

South Kanara District

- 15 C. S. Mascarnhas, Secretary, Puttur Co-operative Town Bank.
- 16 M. Kaling Pai, Secretary, Moodabidri Co-operative Town Bank.
- 17 P. Menizes, Secretary, Kallabetta, Multipurpose Co-operative Society, South Kanara Dist.
- 18 J. B. Rego, Secretary, Fr. Mullers Charitable Institution Co-operative Stores, Kankanady.

Sriyuts.—

- 19 U. Padmanabha Shenai, Secretary, Mangalore Co-op. Town Bank, Ltd., Mangalore.
- 20 K. V. Bhat, Joint Secretary, South Kanara Agril. Co-op. Marketing Society, Mangalore.
- 21 B. K. Mallikarjun, Accountant
S. K. Agril. Co-op. Marketing Society.
- 22 B. M. Idinabba, Shroff, Do
- 23 S. Govinda Bhatt, Clerk, Do
- 24 M. Subba, Secretary, Udipi N. G. Os. Building Society.
- 25 H. Babu, Director, South Kanara Government Servants' Co-op. Society, Mangalore.
- 26 S. K. Amin, Presinent, South Kanara District Co-op. Fish Marketing Federation, Ltd., Mangalore.
- 27 K. Prabhakar Rao, President Puttur Co-op. Town Bank, Ltd.
- 28 K. V. Bhat, Joint Secretary, South Kanara Agril. Marketing Co-op. Society, Mangalore.
- 29 S. Narasappayya, M. L. C., Director,
District Central Co-op. Bank, Ltd., Mangalore.
- 30 B. Ananda Rao, Director, Do

Chikmagalur District

- 31 H. B. Gope Gowda, Director, Mudigere Taluk Agricultural Marketing Co-op. Society, Ltd.
- 32 B. E. Krishne Gowda, President, Do
- 33 H. S. Sethuramaiah, Secretary, Do
- 34 B. G. Seenappa, President,
District Central Co-op. Bank, Chikmagalur.
- 35 B. M. Ramesha Rao, Director, Do
- 36 B. V. Narasimha Murthy, President, House Building Co-op. Society, Mudigere.
- 37 B. S. Ananthakeshachar, Co-operator, Mudigere.
- 38 K. C. Sanne Gowda, Director, Ramadevarahalli Co-operative Society.
- 39 M. N. Nanjaiah, Secretary, Service Co-op. Society, Malahat.
- 40 Smt. Shasikala Ramesh, Joint Secretary, H. P. R. Society, Chikmagalur.

Sriyuts.—

- 41 Smt. Savitramma Anne Gowda, Member, Co-op. Union, Chikmagalur.
- 42 H. A. Narayana Gowda, Director,
D. C. C. Bank, Ltd., Chikmagalur.
- 43 Shankarappa Setty, Asst. Secretary, Do
- 44 M.B.R. Gundappa, President, S.S.I. Society, Ltd., Chikmagalur.
- 45 C. A. Chandre Gowda, Vice-President,
Large Size Primary Agricultural Society, Aldur.
- 46 B. Siddabasappa, Secretary, Do
- 47 H. T. Gidde Gowda, President, Do
- 48 Dr. A. S. Gopala Krishna, Director, Do
- 49 B. S. Madhava Rao, President Rural Industries Society, Koppa.
- 50 J. R. K. Rama Bhatt, President, Large Size Society, Koppa.
- 51 B. S. Srinivasa Rao, Director,
Tq. Agrl. Marketing Society, Koppa.
- 52 Vishnumurthy Bhat, President, Do
- 53 Narasimhamurthy, Secretary, Do
- 54 H. G. Govinda Gowda, President, Tq. Board, Koppa.
- 54 J. P. Neelakanta Bhatt, President, Circle Multipurpose Co-op. Society, Hariharpura.
- 56 Narasimha Nuggimakki, Director, Circle Multipurpose Co-op. Society, Hariharpur.
- 57 P. Shivananda, President, Taluk Agricultural Marketing Co-op. Society, Chikmagalur.
- 58 H. B. Suryanarayana Rao, Secretary, Chikmagalur Town Co-op. Society.
- 59 S. R. Gundappa, Director, Consumers' Co-op. Socy. Chikmagalur.
- 60 V. L. Krishnamurtny, Asst. Registrar of Co-op. Societies, Chikmagalur.

Shimoga District

- 61 R. K. Jayathirthachar, President, Dist. Co-operative Union, Shimoga.
- 62 K. T. Shame Gowda, President, Dist. Central Co-op. Bank, Shimoga.

Sriyuts.—

- 63 G. M. Papanna, Director, House Building Society, Shimoga.
- 64 H. V. C. Gowda, President, Tq. Agril. Marketing Society, Sorab.
- 65 Bhoopalam R. Chandrasekhariah, Journalist.
- 66 K. Anantharamaiah, Secretary, Shimoga Co-op. Bank.
- 67 M. Krishnamurthy, Employee, Town Co-operative Bank, Shimoga.
- 68 Nagappaiah, Employee, Malnad Areca Marketing Society, Shimoga.
- 69 N. Hanumantha Rao, Dist. Weaving Supervisor, Shimoga.
- 70 G. Channappa, Director,
Dist. Central Co-operative Bank, Suimoga.
- 71 H. Venkatagiri Rao, Director, Do
- 72 S. Halappa, Vice President, Do

Mandya District

- 73 G. Chikkanarasiah, President, Melkote Weavers Society.
- 74 K. Thimeegowda, Rural Industries Society, Nagamangal.
- 75 B. Ramakrishnappa, President, Kodlur Weavers Society, Kodlur.
- 76 H. Kempegowda, President, The Mysore Sugar Co-op. Society, Mandya.
- 77 M. C. Lingegowda, President, Rural Industrial Society, Nagamangal.
- 78 C. Lingaiah, Secretary, Large Size Agril. Produce Society, Kestur.
- 79 P. Lakkegowda, President, Toredevanahalli Service Society.
- 80 H. D. Chandiah, President, Mandya Land Mortgage Society, Mandya.
- 81 K. V. Shankare Gowda, Advocate, Mandya.
- 82 S. Channakeshaviah, Secretary, Ryots Agril. Produce Marketing Co-op. Society, Mandya.
- 83 S. Hanumantha Rao, Secretary, District Central Co-op. Bank, Mandya.

Sriyuts.—

- 84 R. Peter, Asst. Director of Industries & Commerce,
Mandya.
85 B. S. Bhyra Shetty, Dist. Weaving Supervisor—Do....
86 E. S. Sitharamiah, President, Rural Industrial
Society, Pandavapur.

Mysore District

- 87 A. Krishnaswamy, President,
Co-operative Staff Association, Ltd., Mysore.
88 N. D. Laxmanayya, Hon. Secretary, Do
89 K. V. Gundappa, Director, Do
90 K. V. Venkatanarayana Sastry, Director Do
91 N. Ramaswamy, ex-Secretary, Kanyakaparameswari
Society, Mysore.
92 S. Venkataswami Rao, Secretary,
Mysore District Co-op. Employees Union, Mysore.
93 N. S. Krishnamurthy, Member Do
94 H. Subba Rao, Member Do
95 Smt. M. Nagubai, Member,
Aryabhaginiyara Sahakara Sangha, Ltd.
96 Smt. M. B. Prabhamani, Member Do
97 D. Jayadevaraje Urs, Director
District Central Co-operative Bank, Mysore.
98 D. Suryanarayana, Vice President Do
99 H. T. Thirtha Gowda, Director Do
100 Raja Rao, Director, Do
101 K. Giriappa, Secretary, Do
102 C. Mari Gowda, President,
Taluk Agril. Marketing Co-op. Society, Hunsur.
103 C. Nanjappa, President Do Yelandur.
104 T. Subba Rao, Principal. Government Co-operative
Training Institute, Mysore.
105 K. Raja Rao, Assistant Registrar of C. S., Mysore.

Hassan District

- 106 L. T. Karle, President, Tq. Agril. Produce Marke-
ting Society, Hassan.
107 A. L. N. Murthy, Employee, Co-op. Society.
108 H. S. Siddappa, President, Arsikere Land Mortgage
Bank, Arsikere.

Sriyuts:—

- 109 Anival Nanjappa, Member, Taluk Board, Arsikere
- 110 K. V. Seetharamaiah, Hon. Secretary., R u r a l Industrial Co-op. Society, Arsikere.
- 111 D. V. Ramachandra Gupta, Sales Manager, Khadi Bhandar, Arsikere.
- 112 Venkatachalaiah, Asst. Secy, Indl. Socy., Arsikere
- 113 L. Gangah, Supr., Land Mortgage Bank, „
- 114 H. P. Nanjundaiah, President, Kasaba Large Size Society, Belur.
- 115 A. V. Gundappa, President, Arecanut M.S., Arsikere
- 116 C. N. Balaramaswami, Acctt., Hassan Town Socy.
- 117 M. Vittal Rao, Supervisor, District Central Co-op. Bank, Ltd. Hassan.
- 118 K. V. Krishna Setty, Accountant, Co-op. Cotton Processing Society, Ltd.
- 119 H. N. Basavaiah, Supervisor, District Central Co-op. Bank, Arsikere.
- 120 M. H. Hanumantha Rao, Technical Supervisor, Arsikere Taluk Coir Society.

Tumkur District

- 121 K. L. Narasimhaiah, President, District Co-op. Union, Tumkur.
- 122 T. L. Narasimha Sastry, President, Land Mortgage Society, Tumkur.
- 123 G. B. Raghavendrachar, President, Holavanahalli Service Society.
- 124 B. G. Bhagavan, President, S. & T. Co-op. Socy., Kadaba,
- 125 H. N. Krishnaswamy, Dist. Co op. Instructor
- 126 N. Gurumurthachar, Manager,
Dist. Central. Co-op. Bank, Tumkur.
- 127 M. N. Ramanna, President, Do
- 128 Gubbi Hutchappa, Secretary, Dist., Co-op.. Union, Tumkur.
- 129 Range Gowda, President, Banasandra L. S. Society
- 130 Chandrappa, Secretary, Taluk Agrl. P r o d u c e Marketing Co-op. Society, Gubbi.
- 131 K. N. Venkatachala Setty, Manager, Town Co-op. Bank, Sira.

Sriyuts:—

- 132 V. K. Narayan, Group Inspector, Tq. R u r a l Industrial Co-op. Society, Sira.
- 133 P. L. Sannappa, Clerk, Land Mortgage Society, Sira.
- 134 Ramappa, Clerk, Tq. Agril. Produce Marketing Co-op. Society, Sira.
- 135 B. Putaiah, Accountant, Townt Co-op. Bank, Sira.
- 136 S. P. Venkoba Rao, Cashier, Do
- 137 T. Srinivasa Rao, Clerk Do
- 138 V. Ranganath, Clerk Do
- 139 S. R. Somasundra, Sales Manager Do
- 140 S. Narayana, Assistant Manager Do
- 141 Prasannakumar, Salesman Do
- 142 K. N. Narasimhaiah, Salesman Do

Kolar District

- 143 S. Ramappa, Director, Dist. Co-operative Central Bank, Kolar.
- 144 V. Seethappa, President, Co-op. Union, Kolar.
- 145 N. Kuppaswamy, Secretary, Nandidoorg Mine Society, Ltd.
- 146 T. S. Ahobalachar, Representative, Town Society & Land Mortgage Co-op. Society.
- 147 K. Venkatachala Sastry, Do
- 148 P. Venkatagiriappa, M.L.A., Kolar.
- 149 T. S. Venkataramaiah, President, Taluk Rural Industrial Co-op. Society, Chikballapur.
- 150 E. L. Montire, President, Robertsonpet Co-op. Society, K. G. F.
- 151 M. P. Abdul Rahman, Director Do
- 152 K. Venkataramaiah, ex-president, Robertsonpet Land Mortgage Co-op. Society, K. G. F.
- 153 S. P. Panchaksharam, Hony. Secretary, Do
- 154 B. N. Armugam, Hony. Treasurer, Do
- 155 B. Bachappa, Kolar Dist. Union.
- 156 S. Subramanya Iyer, Admn. Assistant, Kolar District Central Co-op. Bank.
- 157 Abdul Hafeez, President, Anjuman Society, Kolar.
- 158 H. P. Raichur, Asst. Registrar of C. S., Kolar.
- 159 L. M. Desai, Secretary, D. C. C. Bank,.
- 160 Muniswamy, M.L.C., Kolar.

Dharwar District

Sriyuts:—

- | | | |
|-----|--|----|
| 161 | V. S. Basavanal, President, | |
| | Karnataka Central Co-op Bank, Dharwar. | |
| 162 | Muddannavar, Director, | Do |
| 163 | N. V. Shivapur, Director | Do |
| 164 | V. V. Sivalli, Director | Do |
| 165 | Krishna Gowda Patil, Director, | Do |
| 166 | B. F. Radder, Director, | Do |
| 167 | V. R. Koppal, Director. | Do |
| 168 | C. S. Jembigi, Director, | Do |
| 169 | G. V. Melmuri, Director, | Do |
| 170 | B. B. Patil, Director, | Do |
| 171 | B. C. Goudar, Director, | Do |
| 172 | S. M. Mallangoudar, Chairman, Haveri Taluk | |
| | Agril. Produce Marketing Society. | |
| 173 | F. M. Hasabi, M.L.A. | |
| 174 | G. K. Despande, Large Size Society, Savanur | |
| 175 | D. R. Tambakad, Chairman, S. V. P. Union, | |
| | Hirekerur. | |
| 176 | B. U. Madlur, Chairman, Tq. Agl. Produce Marke- | |
| | ting Socy., Ranebennur. | |
| 177 | M. R. Patil, President, Hubli Cotton. Sales Socy. | |
| 178 | B. S. Navalur, Member, | Do |
| 179 | B. M. Patil, Member, | Do |
| 180 | B. U. Baligar, Member, | Do |
| 181 | R. S. Malagi, Member, | Do |
| 182 | M. L. Patil, Vice-Chairman, | Do |
| 183 | K. H. Patil, President, Gadag Cotton Sale Society. | |

Belgaum District

- | | | |
|-----|-------------------------------------|----|
| 184 | M. S. Hosamani, President, | |
| | Dist. Co-op. Central Bank, Belgaum. | |
| 185 | V. M. Uppin, Director, | Do |
| 186 | B. B. Mamdapur, Director, | Do |
| 187 | Bali, Director, | Do |
| 188 | B. S. Munavalli. „ | Do |
| 189 | G. C. Belavadi, „ | Do |
| 190 | R. V. Deshapande, Director, | Do |
| 191 | A. G. Patil, Director, | Do |
| 192 | G. D. Shroff, „ | Do |

Sriyuts:—

- 193 G. B. Patil, Director,
Dist. Co-op. Central Bank, Belgaum.
- 194 B. A. Bolasetty, Director, Do
- 195 S. V. Patil, Director, Do
- 196 Dr. K. L. Savanth, Director, Do
- 197 V. G. Deshapande,
Representative, Hudali Large Size Society.
- 198 B. V. Jadhav, Do Do
- 199 L. T. Malavad, Secretary, Sulebhavi Society,
- 200 S. G. Nandeewar, Do Athani Society.
- 201 S. V. Chinal, Do Anugol Gram Society.
- 202 S. N. Goud, Do Industrial Society.
- 203 B. M. Pattanasetty, Secretary, Koujalgi Urban
Co-op. Bank.

North Kanara District.

- 204 Smt. Kamalabai, Jadhav, Secretary, Women
Society, Sirsi.
- 205 V. S. Hegde Ajjibal, President,
N. K. District Central Co-op. Bank, Sirsi.
- 206 M. M. Jalasettigi, Director, Do
- 207 S. M. Mohiyuddin, Do
- 208 K. S. Bhatta, Director, Do
- 209 R. R. Murdeswar, Director, Do
- 210 G. R. Naik, Director, Do
- 211 T. J. Hegde, Director, Do
- 212 P. V. Bulse, Director, Do
- 213 V. R. Patil, Haliyal, Chairman, Tq. Agricultural
Marketing Society, Haliyal.
- 214 M. S. Bhathi, Gunjgod, Director,
Totagars Rural Credit Bank, Sirsi.
- 215 R. G. Akadas, Manager, Do
- 216 S. S. Hegde, Chairman, Uppanihalli Service Society
- 217 G. M. Ranighar, Chairman, Tq. Co-op. Marketing
Society, Mundgod.
- 218 G. V. Nadig, Chairman, Sirsi Consumers Co-op.
Society.
- 219 R. V. Pandit, President, Kanara District Co-op.
Union.

Sriyuts:—

- 220 N. P. Goonakar, Employee, Dist. Central Co-op. Bank, Sirsi.
 221 Hari Pai, President, Forest Labour Society, Ankola.

Chitradurga District

- 222 Hanumaiah, President, Taluk Agricultural Produce Marketing Co-op. Society.
 223 G. Eswarappa, Director,
 District Central Co-op. Bank, Chitradurga.
 224 Rangappa, M.L.A., Director, Do
 225 G. Mallaiah, Director, Do
 226 S. Bhojaraj, Director, Do
 227 B. L. Gouda, President, Do
 228 I. M. Bidikar, Asst. Registrar of C. S., Chitradurga.
 229 Balaji Rao, Accountant, Land Mortgage Bank. Do
 230 T. A. Reddy, Manger, Town Co-op. Bank, Do
 231 V. V. Avasangar, Manager, D. C. C. Bank.
 232 B. Basavalingaiah, Accountant, Taluk Agricultural Marketting Co-op. Society.
 233 H. M. Basavarajaiah, Bank Supervisor.
 234 H. B. Eswar, Apex Bank Supervisor.

Bellary District

- 235 Reddappa, President, Co-op. Marketing Society, Bellary.
 236 Rama Sastry, Secretary, Govt. Servants Co-op. Stores, Bellary.
 237 G. Seetharama Reddy, President,
 Land Mortgage Society, Bellary.
 238 Krishna Rao, Supervisor, Do
 239 K. Ramakrishna Sastry, Supervisor, Do
 240 S. Doddabasappa, Secretary, Bellary Taluk Agri. Marketing Society.
 241 S. Marigoud, Group Inspector, Taluk Rural Industries Society, Bellary.
 242 H. Linga Ready, President,
 Bellary Central Co-op. Stores.
 243 Mohamd Kallimullah, Mg. Director, Do
 244 B. Thimmannacharya, Do

Sriyuts:—

- 245 G. Armugachari, Representative, Goldsmith Co-op. Society, Bellary.
- 246 N. Subba Reddy, Employee, Bellary Co-op. Stores.
- 247 M. Satyanarayan, Do Do
- 248 D. Ramachandra Rao, Do Do
- 249 P. R. Joshi, Chief Accountant, Do
- 250 S. Siddalingappa, President, Kurugodu Co-op. Weavers Society.
- 251 H. Basappa, Director,
District Central Co-op. Bank, Hospet.
- 252 C. Andanappa, President, Do
- 253 N. Doddappa, Director, Do
- 254 D. Shankaragoud, Secretary, Bellary Taluk Rural Industries Society.
- 255 Thippaswamy, Bellary, D. C. C. Bank.
- 256 Abdul Razack, Representative, Cobbler's Society, Bellary.
- 257 D. N. Basawa Reddy, Director, D. C. C. Bank.
- 258 A. Channabasappa, Do Do
- 259 R. M. Kotragoud, Do Do
- 260 U. K. Kotra Basappa, Vice President, Do
- 261 Sundararaja Iyengar, Asst. Registrar of C.S., Bellary.

Bijapur District

- 262 Hosakeri, Chairman, Badami Taluk Agricultural Produce Marketing Society.
- 263 M. P. Nadgowda, Chairman,
Dist. Central Co-op. Bank, Bijapur.
- 264 R. S. Bulagowda, Director, Do
- 265 G. S. Hosamath, Do Do
- 266 V. M. Chanda, Do Do
- 267 Puranik, Do Do
- 268 B. R. Desai, Do Do
- 269 S. C. Edke, M.L.C. Do Do
- 270 L. A. Indi, Chairman, Bagodi Marketing Society.
- 271 S. R. Kanagali, Instructor, Industrial Co-operative School.
- 272 S. B. Shivayogi, Manager, Bijapur Mahalaxmi Urban Bank, Ltd.

Sriyuts:—

- 273 Gunadhalmath, Administrative Officer,
District Central Co-op. Bank, Bijapur.
- 274 H. P. Anil, Bhatt, Clerk, Do
- 275 N. C. Gutte Gouda, Clerk, Do
- 276 M. K. Ronad, Clerk, Do
- 277 B. B. Biradar, Clerk. Do
- 278 G. G. Ullal, Manager, District Kurubara Wool
Industrial Co-op. Society, Bijapur.
- 279 M. S. Pntangi, Employee, Service Co-op. Society,
Kolur.

Gulbarga District

- 280 Bapu Gowa, Chairman, Dist. Central Co-op. Bank,
Gulbarga.
- 281 Ramachandra Rao, President, Taluk Agricultural
Produce Marketing Society.
- 282 B. S. Patil Balhatti, Director, D. C. C. Bank.
- 283 N.S. Anegonkar, Director, Do
- 284 S. Rudrappa, President, Industrial Bank.
- 285 Siddanna, President, Consumer Stores, Gulbarga.
- 286 Shivaraya, Harijan Social Worker.
- 287 S.N. Jog, President Station Bazar Consumers Stores.
- 288 C. V. Patil, President, District Co-op. Institution's
Employees Union.
- 289 S. Rudrappa, M.L.A.,

Bidar District

- 290 Veerasetty, President,
District Central Co-op. Bank, Bidar.
- 291 Bandappa, Director, Do
- 292 Sandage, Director, Do
- 293 Basavaraju, Director, Do
- 294 Basavanappa, Director, Do
- 295 Daimi, Accountant, Do
- 296 Rahappa, President, District Co-op. Union.
- 297 Gurubasappa Kheny, Chairman, Bidar Sahakari
Sakkare Karakhane.
- 298 Gopala Rao Mudige, M.L.A.
- 299 Ghanappa Jadev, President, P.L.M. Bank, Bidar.
- 300 Dattatreya, Secretary, Do

Sriyuts:—

301	A. Jabbar, Representative of Co-op. Institutions.	
302	Manohar,	Do
303	Nagshetti,	Do
304	Chandrappa,	Do
305	G. H. Hasvi,	Do
306	Revanayya,	Do

Raichur District

307	Virupakshappa, Patil, Chairman, Raichur Agricultural Produce Marketing Society.	
308	Virupanna Maladhal, Director, District Central Co-op. Bank	
309	K. Mallappa, Director,	Do
310	Kumarayya, Director,	Do
311	G. Prahlada Rao, Director,	Do
312	D. Gopala Rao, Asst. Accountant, Dist. Central Co-op. Bank.	
313	S. U. A. Raj, Touring Asst.	Do
314	B. S Patil, Loan Superintendent,	Do
315	Vasudeva Rao, Cashier,	Do
316	Virupakshappa, Clerk,	Do
317	Ramanathan. Typist,	Do
318	K. Mallikarjun. Clerk,	Do
319	T. Basavaraj, Clerk,	Do
320	Venkataswamy, Clerk,	Do
321	B. M. Jorapur, Secretary,	Do
322	Sharanappa, Supervisor,	Do
323	E. Mukanna, Supervisor,	Do
324	Panchaksharaya, Supervisor,	Do
325	Shankarappa Patil. Director, Agril. Produce Co-op. Marketing Society, Raichur.	
326	Devadoss, Secretary,	Do
327	Sharanappa, Manager,	Do
328	D. S. Nadkarni, Manager, Co-op. Spinning Mills.	
329	V. R. Kulkarni, Asst. Registrar. of C.S. Raichur.	
330	Madhava Rao Rama Rao, C.E.O. Lingasugur.	
331	Dharve Sali. Manager, Agril. Produce Marketing Co-op. Society, Lingasugur.	
332	S. V. Kadi, Accountant, Dist. Central Co-op. Bank, Raichur.	

Bangalore District

Sriyuts:—

- | | | |
|-----|--|----|
| 333 | C. B. Navalli, Secretary, Mysore Co-op. Central Land Mortgage Bank, Ltd., Bangalore. | |
| 334 | L. Prabhulingaiah, Legal Assistant, | Do |
| 335 | Sharanabasappa, | Do |
| 336 | K. Ramaswamy, | Do |
| 337 | Sampath Iyengar, | Do |
| 338 | Jayramaiah, | Do |
| 339 | N. Ranganath, | Do |
| 340 | K. L. Putte Gowda, | Do |
| 341 | Smt. K. R. Vijayalaxmi | Do |
| 342 | Panchaksharaiah, Accountant, | Do |
| 343 | N. Shivaswamy, Chief Accountant, | Do |
| 344 | B. Ramachandra Sastry, Superintendent, | Do |
| 345 | C. Kempegowda, Assisant Secretary, | Do |
| 346 | B. Hommalige Gowda, | Do |
| 347 | D. R. Ramachandra Rao, | Do |
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| 350 | T. V. Ayodhyaraman, Hon. Secretary, | Do |
| 351 | M. S. Narasimhamurthy, Employee, | Do |
| 352 | K. P. Velya Setty, | Do |
| 353 | H. Aswathanarayana Rao, | Do |
| 354 | G. Ramegowda, President, | |
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| 355 | Shamasunder, Secretary, | Do |
| 356 | Gururaja Rao, Manager, | Do |
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| 359 | P. I. John, Director, | Do |
| 360 | A. N. Gangadhara Sastry, Employee, | Do |
| 361 | K. Channegowda, | Do |
| 362 | A. S. Patil, President, | |
| | Mysore State Co-op. Union, Bangalore. | |
| 363 | P. K. Kamoji, Secretary, | Do |
| 364 | Subba Rao, Asst. Secretary, | Do |

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 372 H. Basavaraju, Inspector, Do
 373 B. S. Ramaiah, Clerk, Do
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 375 I. S. Subba Rao, 2nd Dn. Clerk, Do
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- 22 B. K. Patil, Assistant Registrar, Karwar.
- 23 Y. B. Yadhalli, Assistant Registrar, Hassan.
- 24 C. S. Suryanarayana Rao, Worker, Urban Co-op. Bank, Ltd.
- 25 P. D. Subbaiah, President, Taluk Board, Mercara.
- 26 B. L. Patil, President, Taluk Board, Koppal.
- 27 J. R. Madhubhavi, President, Taluk Board, Shirahatti.

List of Institutions Visited

- 1 Coorg District Co-operative Central Bank, Ltd , Mercara.
- 2 Coorg Public Servants Co-op. Stores, Ltd., Mercara.
- 3 The Coorg Progressive Beekeepers Co-op. Society, Bhagamandala.
- 4 The Coorg Cardamom Co-op. Marketing Society, Ltd., Mercara.
- 5 The Coorg Coffee Growers' Co-op. Society, Ltd., Mercara.
- 6 The Puttur Co-op. Town Bank, Ltd.
- 7 The South Kanara Agriculturists Co-op. Marketing Society, Ltd., Mangalore.
- 8 The Belthangadi Taluk Agricultural Produce Marketing Co-op. Society Ltd.
- 9 The Ujire Co-op. Town Bank, Ltd.
- 10 The Udupi Weavers' Co-op. Production and Sales Society, Ltd.,
- 11 The Mangalore Co-op. Milk Supply Union, Ltd., Mangalore.
- 12 The South Kanara Central Co-op. Bank Ltd., Mangalore.
- 13 The Mudigere Taluk Agricultural Produce Marketing Co-op. Society, Ltd.
- 14 The Taluk Agricultural Produce Marketing Co-op. Society, Ltd., Chikmagalur.
- 15 The Land Mortgage Co-op. Bank, Ltd., Chikmagalur.
- 16 The Chikmagalur District Co-op. Central Bank, Ltd.
- 17 The Chikmagalur Town Co-op. Society, Ltd.
- 18 Aldur Large Sized Co-op. Society, Ltd.

- 19 Koppa Taluk Agricultural Produce Marketing Co-op. Society Ltd.
- 20 Hariharpura Circle Multipurpose Co-op. Society, Ltd.
- 21 The Shimoga Co-op. Bank, Ltd., Shimoga.
- 22 The Shimoga District Co-op. Central Bank, Ltd.
- 23 The Mandya District Co-op. Central Bank, Ltd., Mandya.
- 24 The Ryots Agricultural Produce Marketing Society, Mandya.
- 25 The Mysore District Industrial Co-op. Bank, Ltd.
- 26 The Mysore District Co-op. Central Bank, Ltd., Mysore.
- 27 The Pandavapura Co-op. Sugar Factory, Ltd.
- 28 The Hassan District Central Co-op. Bank, Ltd., Hassan.
- 29 The Land Mortgage Co-op. Bank, Ltd., Arsikere.
- 30 The Hebbanaghatta Collective Farming Society, Arsikere.
- 31 The Tumkur District Co-op. Central Bank, Ltd.
- 32 The Town Co-op. Bank, Ltd., Sira.
- 33 Taluk Agricultural Produce Marketing Co-op. Society, Ltd., Hoskote.
- 34 The Kolar District Co-op. Central Bank, Ltd.
- 35 The Robertsonpet Co-op. Society, Ltd.
- 36 The Ranebennur Wool Weavers Co-op. Society, Ltd.
- 37 The Hubli Co-op. Cotton Sales Society, Ltd.
- 38 The Karnatak Central Co-op. Bank, Ltd., Dharwar.
- 39 The Belgaum District Central Co-op. Bank, Ltd.
- 40 The Hichkad Group Hindulida Vargada Koolikara Sahakari Sangha Ltd., Ankola.
- 41 The Gokarn Co-op. Society, Ltd.
- 42 The Kanara District Central Co-op. Bank, Ltd., Sirsi.
- 43 The Totgars' Co-op. Sales Society, Ltd., Sirsi.
- 44 The Chitradurga District Central Co-op. Bank, Ltd.
- 45 The Bellary District Central Co-op. Bank, Ltd., Hospet.
- 46 The Badami Tq. Agri. Produce Marketing Co-op. Society, Ltd.
- 47 The Bellary Central Co-op. Stores, Ltd.
- 48 The Gulbarga District Central Co-op. Bank, Ltd., Gulbarga.
- 49 The Bidar District Central Co-op. Bank, Ltd.
- 50 The Raichur District Co-op. Central Bank, Ltd.
- 51 The Agricultural Produce Marketing Co-op. Society, Raichur.
- 52 The Bijapur District Central Co-op. Bank, Ltd.
- 53 The Large Sized Co-op. Society, Ltd., Lingasugur.
- 54 The District Co-op. Central Bank, Branch, Lingasugur.

- 55 The Mysore Central Co-op. Land Mortgage Bank, Ltd., Bangalore.
- 56 The Mysore State Co-op. Apex Bank, Ltd., Bangalore.
- 57 The Bangalore District Central Co-op. Bank, Ltd.
- 58 The Bangalore District Central Co-op. Wholesale Stores, Ltd.
- 59 The Grain Merchants Co-op. Bank, Ltd., Bangalore.
- 60 The Mysore State Co-op. Union, Ltd., Bangalore.
- 61 The Karnataka Co-op. Publishing House Ltd., Bangalore.

Books and Periodicals Perused By the Committee

Sl No.	Names of books and periodicals
1	The Commission of Enquiry on Emoluments and Conditions of Service of Central Government Employees-1957-1959.
2	The Report of the Pay Committee of the Employees of the Government of Mysore, 1961.
3	Revision of Scales of Pay and Allowances of Employees of Municipalities in the State-(G.O. No. PLM 144 CET 61 dated 10th Sept. '62)
4	Introduction of contributory-Provident Fund-Insurance-Pension Scheme-(Triple Benefit Scheme) to employees serving in State aided Schools run by Local Bodies or Private Managements. (G.O.No. ED 65 SES 62 dated 24th August 1963)
5	National Industrial Tribunal (Bank Disputes) Award on the Industrial Disputes-By Shri Justice Kantilal T. Desai.
6	Report of the Central Wage Board for the Cotton Textile Industry.
7	Report of the Central Wage Board for the Sugar Industry, 1960.
8	Industrial Law-By Shri P. L. Malik.
9	The Law and Principles of Co-operation-By Shri H. Calvert.
10	Co-operative Movement in India-By Shri E. M. Hough.
11	All India Rural Credit Survey Report of the Committee of Direction-Volume II.
12	Report of the Committee on Co-operative Administration.

- 13 Report of the Committee on Co-operation in Mysore 1936-By Sri K. S. Chandrashekara Iyer.
- 14 Report of the Working Group on Co-operative Farming-Volume I-By Shri S. Nijalingappa.
- 15 Report of the Committee on Co-operation in India-1915-By Sir E. D. MacLagan.
- 16 Report of the Committee on Takavi Loans & Co-operative Credit.-By Sri. B. P. Patel.
- 17 Report of the Committee on Co-operative Credit-By Shri. V. L. Mehta.
- 18 Report of the Study Team on Co-operative Training-Volume I.
- 19 Report of the Committee on Consumers' Co-operatives-Volume I-By Dr. P. Natesan.
- 20 Report of the Committee on Panchayati Raj-By Shri Kondajji Basappa.
- 21 Resume of the Co-operative Movement in Mysore-By Shri B. T. Peethambara Rao.
- 22 The Mysore Co-operative Societies Act, 1959 & The Mysore Co-operative Societies Rules, 1960.
- 23 The Mysore Civil Service Rules, 1958.
- 24 Conference of the State Ministers of Co-operation held at Hyderabad-Proceedings-(19th June to 20th June 1964)
- 25 Circulars issued by the Registrar of Co-operative Societies-Maharashtra and Gujarat States.
- 26 Indian Co-operative Review issued by the National Co-op. Union of India, July 1964 publication.
- 27 Indian Co-operative Review issued by the National Co-operative Union of India, October 1964 publication.
- 28 Statistical statements relating to the Co-operative Movement in India issued by the Reserve Bank of India-1960-61 and 1961-62.
- 29 Statistical Statements and Abstracts pertaining to the working of the Co-operative Societies in Mysore-May 1950.
- 30 Administration Report of Department of Co-operation, Mysore State for the years 1955 to 1963.

Errata

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13	3	eluminates	eliminates
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